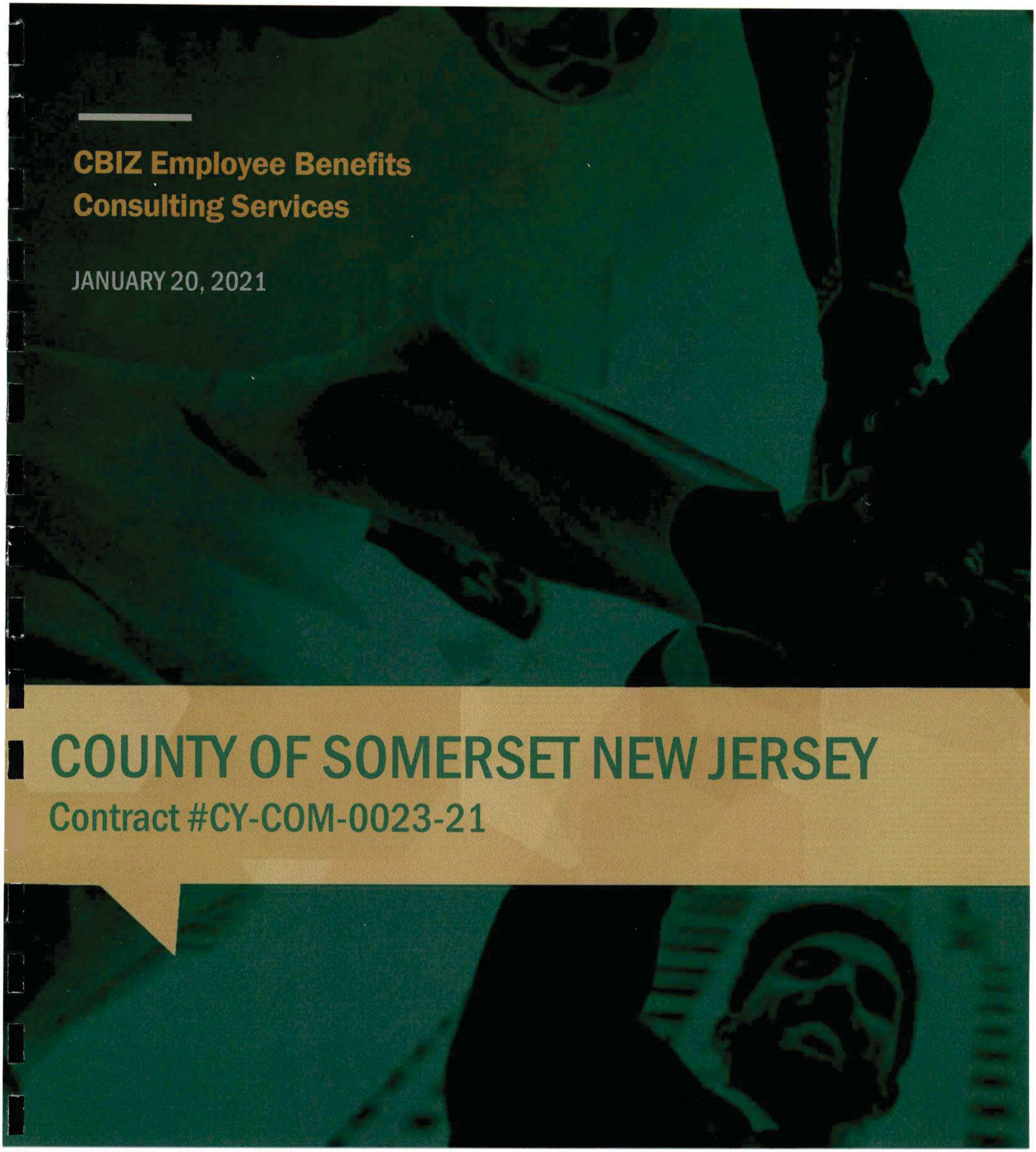

CBIZ Employee Benefits Consulting Services

JANUARY 20, 2021

COUNTY OF SOMERSET NEW JERSEY

Contract #CY-COM-0023-21

Nichelle Santos
Vice President, Benefits Consultant
2421 Atlantic Avenue
Manasquan, NJ 08736
732.433.0557 | nsantos@cbiz.com

Jeff Booker
Vice President, Benefits Consultant
2421 Atlantic Avenue
Manasquan, NJ 08736
215.292.8540 | jbooker@cbiz.com

ORIGINAL

CBIZ

COUNTY OF SOMERSET
RFP DOCUMENT CHECKLIST

		Read, Acknowledged, Signed & Submitted Respondent's Initial
A.	**FAILURE TO SUBMIT ANY OF THESE ITEMS IS MANDATORY CAUSE FOR REJECTION OF RFP**	
☒	Ownership Disclosure Form	NM
☒	Non-Collusion Affidavit	NM
☒	EEO/Affirmative Action Compliance Notice – Submit Copy of State Certificate of Employee Information Report	NM
☒	Proposal Cost Form/Signature Page	NM
☒	Acknowledgement of Receipt of Addenda (To be Completed if Addenda are Issued)	NM
☒	Disclosure of Activities in Iran	NM
☐	Other:	
B.	**REQUIRED NO LATER THAN TIME PERIOD INDICATED**	
B.1	**SUBMIT DOCUMENTS AT TIME OF RFP RESPONSE DUE DATE**	
☒	Qualification Statement	NM
☒	Key Personnel Information	NM
☒	Three (3) references for similar projects	NM
☐	Projected project plan and timeline (Gantt Chart)	
☒	Authorization for Background Check	NM
☒	License(s) or Certification(s) Required by the Specifications	NM
B.2	**MUST POSSESS CERTIFICATE BY CONTRACT AWARD DATE** ***"SUBMISSION OF CERTIFICATE WITH RESPONSE PREFERRED"***	
☒	New Jersey Business Registration Certificate	NM
☒	New Jersey Business Registration Certificate – Named /Listed Subcontractor(s)	NM
B.3	**MUST SUBMIT BY CONTRACT AWARD DATE**	
☒	Certificates of the Required Insurance naming County Additionally Insured	NM
☒	Evidence of Medical Malpractice or Professional Liability Insurance supply certificate prior to processing a purchase order	NM
C.	**READ ONLY**	
	Americans With Disability Act of 1990 Language	NM

This checklist is provided for respondent's use in assuring compliance with required documentation; however, it does not necessarily include all specifications requirements and does not relieve the respondent of the need to read and comply with the specifications.

Name of Respondent: CBIZ Benefits & Insurance Services, Inc. Date: 1/7/2021

By Authorized Representative:

Signature: Nancy M. Mellard

Print Name & Title: Nancy M. Mellard Executive Vice President

ORIGINAL

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SCOPE OF WORK

3.1.1 Consultant Requirements

a) Be licensed as an agent in the State of New Jersey and provide proof of license with the proposal.

CBIZ confirms we are licensed as an agent in the State of New Jersey. Please see Exhibit A for proof of licensure.

b) Have minimum of fiften (15) years of experience providing insurance brokerage and consulting services for government agencies.

CBIZ confirms that the team members assigned to this account have more than 15 year experience providing services for government agencies; additionally, we have a strong national public footprint, meaning that your assigned team has access to expertise from consultants all over the country.

c) Be licensed by the State of New Jersey for all lines of coverage required in the area of employee benefits and shall maintain such licenses for the entire term of the Contract and provide proof of license with the proposal.

CBIZ confirms we are licensed in the State of New Jersey for all lines of coverage required in the area of employee benefits and we shall maintain such licenses for the entire term of the contract. Please see Exhibit A for proof of licensure.

d) Have fifteen (15) years of experience working with self-insured health insurance plans.

CBIZ confirms that the team members assigned to this account have more than 15 year experience working with self-insured health insurance plans. CBIZ has been working in the area of self-insured health insurance since the 1980s, and has continued to lead the charge of innovation and cost-savings in this area.

e) Have fifteen (15) years of experience providing services as described in this RFP.

CBIZ confirms that the team members assigned to this account have more than 15 year experience providing services as described in this RFP; some of our team members have 30+ years, and cumulatively, they have the expertise necessary to effectively execute this opportunity.

f) Maintain sufficient insurance to protect the County against all liability claims arising from the services provided pursuant to this RFP. The insurance coverage will be subject to approval for adequacy of protection and certificates of such insurance shall be provided upon demand.

CBIZ confirms we will maintain sufficient insurance to protect the County against all liability claims arising from the services provided pursuant to the RFP. Please see Exhibit B.

SCOPE OF WORK

3.1.2 Scope of Services

a) Assist with procuring service providers, third party administrators and/or insurers for benefits outside of the FUND; which could include, dental insurance, vision care discount plans, employee assistance programs (currently a separate RFP conducted by the owner), flexible spending accounts, supplemental personal insurance programs, and other health or welfare benefit programs upon request.

CBIZ confirms that we will assist with the above. See our *Marketing and Renewals* section for more information.

b) Review the County's current cost of benefit plans against potential alternative plans by modeling historical claim experience. Compare these costs to market trends and make recommendations for future cost containment, whether services should be added or altered, while maintaining existing level of benefits, and offer suggestions on how to provide incentives to covered persons to more efficiently utilize available benefits.

CBIZ confirms that we will assist with the above. See our *Data Analytics & Benchmarking* section for more information.

c) Review of the entity's assessments and assist in preparing the entity's health insurance budget.

CBIZ confirms that we will assist with the above.

d) Explanation of the coverage that is provided by the FUND and assistance to the entity in selecting proper coverage.

CBIZ confirms that we will assist with the above.

e) Provide technical support and guidance in relation to Retiree Drug Subsidy (RDS) applications and ancillary services;

CBIZ will provide guidance and support to ensure an efficient Retiree Drug Subsidy (RDS) Program to continue providing drug coverage to their Medicare-eligible retirees at a lower cost.

The CBIZ Benefits & Insurance, Inc., RDS Program benefits include:

- Reimbursement for a portion of Plan Sponsors' eligible expenses for retiree prescription drug benefits
- Program flexibility that supports the Plan Sponsor's current prescription drug plan structure as well as to evaluate and look to improve efficiency.
- Extensive communication, education, and support

f) Provide technical support and guidance in relation to GASB 45 and other post-employment benefit (OPEB) assessments.

CBIZ confirms that we will assist with the above. Our actuarial team provides clients with funding projections for the upcoming year so that renewal actions do not come as a surprise. In addition, we prepare reserve funding valuations, to give the Board and management team confidence that the plan's financial stability is secure. Our actuaries provide valuable information to help our clients manage their plans.

We prepare renewal projections, where we analyze historical claims data, catastrophic claims and industry trends to project funding for the upcoming year. Our actuaries also provide Monte Carlo simulation studies to help our clients determine which specific pooling point favors them financially, as well as predictive modeling should we change benefits within a plan.

Additionally, we prepare an ACA Cadillac tax analysis, to predict when each plan and rate tier would be subject to the tax. Our actuaries also prepare a GASB 75 valuation (replacing GASB 43/45) assessing your liability associated with providing retiree benefits. These services are included in our fees. When we conduct an RFP for the medical plan, we include in our analysis the specific providers included in the networks made available to you, in addition to the quality of the negotiated discounts for various categories of care.

g) Provide technical support and guidance in relation to the Patient Protection and Affordable Care Act (PPACA) to ensure compliance with current and future requirements.

CBIZ confirms that we will assist with the above. See our *Regulatory & Compliance Support* section for more information.

h) Serve as a liaison between the owner, FUND and benefit vendors and intervene, where necessary, for the owner's best interests.

CBIZ confirms that we will assist with the above. CBIZ is dedicated to acting as an advocate and liaison on our clients' behalf and your employees' behalf. Employees may access our Account Executives/Account Managers directly for assistance.

i) Assistance to the entity in resolving and settling claims.

CBIZ confirms that we will assist with the above. Our clients tell us that effective issue management is so important we developed an internal tracking system to monitor administrative issues as well as claim resolution on our client's behalf. This process allows our team to track and validate open items for more efficient monitoring of the carrier and vendor performance process.

j) Provision of assistance in negotiating and communicating plan design changes for bargaining units and employees.

CBIZ confirms that we will assist with the above. The key differentiator with the CBIZ approach is how we use strategic analysis to help you make meaningful benefits modifications. Our strategic process will utilize analytic tools which measure controllable costs as identified in drilldown reports. Once trends are identified, actionable plans will be put in place to engage employees and potential plan designs to improve high cost drivers will be presented. The key to success is having all stakeholders involved in the development and execution of the programs.

k) Assist the owner by consulting on the formation of the Scope of Work and related documentation for the procurement of necessary insurance coverage in accordance with New Jersey Statutes pertaining to same; all activities subject to final approval by the owner.

CBIZ confirms that we will assist with the above.

l) Provide on-site benefits administration services to the owner's Human Resources Division for program/plan implementation, open enrollment coordination, coordination of voluntary benefit programs, issuance of retiree medical notices, account management duties for RDS and related assignments.

CBIZ confirms that we will assist with the above. Scheduling, coordinating and executing employee meetings are critical for maximizing your employee benefits investment. Once the mode of communication is determined and the materials are crafted, your engagement team will assist in organizing and facilitating open enrollment.

Open enrollment is a key component of employee involvement and appreciation of the benefit offerings. We are intimately involved in the process. An effective open enrollment process is customized based on the attributes and desires of the covered population. We work closely with the HR team and the benefit vendors on the communication program.

m) Available for consultation on an as-needed basis as required by the Human Resources Director, Chief Financial Officer or the County Administrator.

CBIZ confirms that we will provide and be available for consultation on an as-needed basis as required by the HR Director, the CFO, or the County Administrator. We understand the unique needs of the public sector and will be available to your team whenever we are needed.

n) Serve as an active member of the owner's Wellness Committee and work to provide incentives to covered persons to more efficiently utilize available benefits.

CBIZ confirms that we will assist with the above. Please see the *Wellbeing* section for more information.

o) Attendance at employee meetings as directed by the owner.

CBIZ confirms that we will assist with the above. We are frequently invited to attend and conduct regularly-scheduled benefits and wellness committee meetings as well as presentations onsite as necessary.

p) Attendance at FUND meetings monthly or as scheduled.

CBIZ confirms that we will attend FUND meetings monthly or as scheduled.

q) Presentation of an annual report to the owner on the FUND's performance and services.

CBIZ confirms we will provide an annual report to the FUND. CBIZ also conducts an annual performance review meeting after the close of the prior plan year. This is a comprehensive meeting intended to document accomplishments, measure strategy effectiveness, process improvement, and make long-range plans.

To ensure all clients have an annual performance review, our Director of Client Services reviews our document storage solution and ensures each client's review is on file and the completion of this is required.

r) Cooperation with the FUND, its executive director in furthering the efficiency and effectiveness of the FUND in the best interest of the County.

CBIZ will fully cooperate with the FUND, and it's the Executive Director, to act in the best interest of the County, and make available (upon request) resources from our national practices: Health Innovations Division and Pharmacy Benefits Practice. CBIZ has extensive experience with Captives, PEOs, Joint Insurance Funds, and Health Insurance Funds, to pool resources to decrease overhead; negotiate with providers; streamline and lower the cost of claims; study the health of the population to implement comprehensive Wellness Programs for better outcomes for employees and their families.

QUALIFICATION STATEMENT

Attn: Melissa A. Kosensky
20 Grove St.
County Administration Building
Somerville, NJ 08876

January 20, 2021

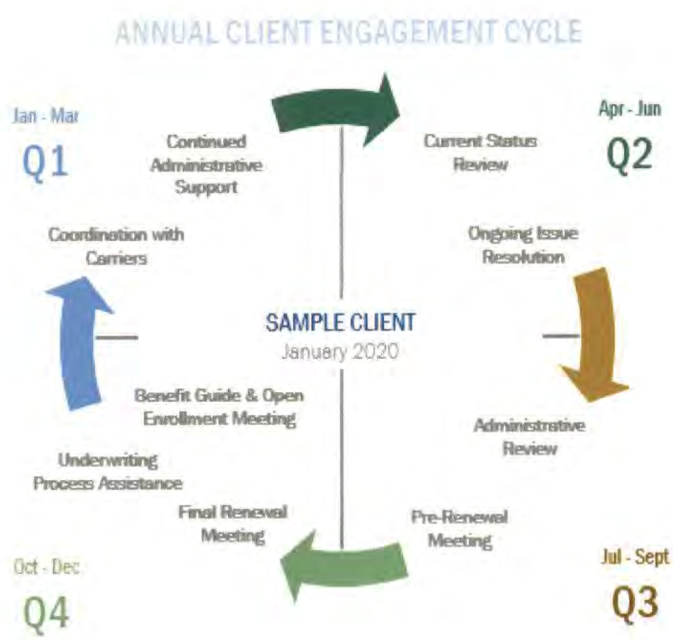
As requested in Section 4.1: Qualification Statement, below is the qualification statement for CBIZ.

Dear Ms. Kosensky & Members of the Evaluation Committee:

Thank you for allowing CBIZ the opportunity to present our response to the County of Somerset Request for Proposal for employee benefits consulting services. We hope to demonstrate with our response and the testimony of our referenced clients that CBIZ will be the ideal partner for the County's benefits program. Not only are we well equipped to provide ***outstanding support*** and ***proactive guidance***, we are best positioned to recommend innovations that match your organizational values to achieve better health, greater engagement and lower cost for your employees.

PROACTIVE SERVICE

Whether it is responding to your questions, employee concerns, planning an engaging open enrollment, or bringing you the latest industry trends, CBIZ will remain responsive when issues arise and anticipate your needs based on the current health care landscape. We deeply value our client relationships and as such, your satisfaction is extremely important to us. To demonstrate our commitment to this, CBIZ recommends collaboratively designing a performance metric tied to customer service and responsiveness. The quality of the service which we provide to our clients is critical to the core of the CBIZ organization. The CBIZ team will work diligently to provide the best customer service experience for the County.



In addition, CBIZ has an annual timeline that is executive for each of our clients (see above). We are intimately involved with you throughout the year, providing high-touch client service. This will be customized to your organizational and benefit plan design needs if you engage with CBIZ as your consultant.

Your local CBIZ office is located at 2421 Atlantic Ave, Manasquan, NJ 08736.

INDEPENDENT PHARMACY EXPERTISE

Clients the size of the County often benefit from pharmacy carve-outs, coalitions, and innovative strategies tailored to their situation. CBIZ has the specialized expertise to deliver an analysis and make recommendations to save as much as 20% in pharmacy spend. The CBIZ National Pharmacy Practice is led by Michael Zucarelli, PharmD who is a licensed and practicing pharmacist. The practice offers our clients a breadth of pharmacy expertise ranging from marketplace perspectives, vendor capabilities as well as valuable practical and clinical knowledge. The pharmacy team will collaborate with the local consultants and actuarial teams to provide pharmacy specific guidance as it pertains to health care reform, industry trends and the specific objectives of each client. The team will work with current or prospective pharmacy benefit managers to maximize the value of each dollar spent on pharmacy.

ENGAGING COMMUNICATIONS

Communication resources have become increasingly important in an age of expanding technology and information overload. It takes more than a printed benefits guide to spur employees to make informed benefits decisions. While many of our competitors outsource their communications, we continue to invest in in-house resources to make these more accessible for our clients. CBIZ recognized several years ago that the ability to provide effective employee communication was lacking in traditional insurance brokers. We believe that highly customized communication is critical to human capital management. Rather than outsourcing this necessary practice, CBIZ began to invest in customized communication resources with the goal of better educating our clients' employees. As you will see in the following pages, ***the CBIZ communication practice is a major differentiator in the employee benefits broker marketplace.*** But developing an employee benefits plan is only the beginning; successful rollouts require communicating to all employees in a way that clearly defines the responsibilities, deadlines and costs. Issues of geographic reach, language barriers and diverse employee population require consistent and comprehensive messaging. Your CBIZ team will be there to guide you every step of the way.

A PARTNER THAT CARES

CBIZ places an emphasis on investing in our employees through ongoing training, allowing time for volunteer opportunities and emphasizing communication and transparency throughout the organization. We are constantly on the lookout for ways to refine our offerings for CBIZ employees and the clients we serve. We believe the people who choose to work at CBIZ are what differentiate us from our competitors. With each interaction, we strive to communicate our passion to produce the best customer experience. When we ask our clients to describe their CBIZ team, we hear the words: ***organized, well-informed, professional, empathetic, reliable, focused, responsive, solutions-driven and client-focused***.

We are excited about the opportunity to explore a partnership that will exceed your expectations and allow the County to surpass its goals. On the next page, we have outlined some key references to similar projects as the County of Somerset that we believe showcase our knowledge of public entities in the New Jersey market.

Township of Edison

- **Contact Name & Position:** Maureen Ruane, Business Administrator
- **Contact Phone Number:** 732.248.7298
- **Number of Employees**: 1,200 employees and retirees
- **Project Overview**: Client is in a self-insured health plan with Horizon BCBSNJ. Through in-depth analytics of the Pharmacy program and managing the PBM vendors, we have achieved significant savings for Edison. In addition, we work closely with the Business Administrator and union leaders to educate employees on the opportunities to reduce costs through plan selection and being smart healthcare consumers.

Philadelphia Housing Authority

- **Contact Name & Position:** Josh McQuoid, Manager of Compensation & Benefits
- **Contact Phone Number:** 215.684.3585
- **Project Cost:** admin fee is $1.50 PEPM plus standard commission
- **Number of Employees:** 1,150 employees
- **Project Overview**: Client is fully insured with Independence Blue Cross. Through annual analysis of the benefit plan and contribution strategies we have been able to maintain lower increases from the carrier and offered voluntary benefits to round out the benefit plan for employees.

Paterson Board of Education

- **Contact Name & Position:** Eileen Shafer, Superintendent
- **Contact Phone Number:** (973) 321-0980
- **Project Cost:** Flat fee of $90,000 for Health & Welfare Consulting, $20,000 for Wellbeing consulting
- **Number of Employees:** over 3,200 employees
- **Project Overview:** Client is in a self-insured health plan with Horizon BCBSNJ. Using our collaborative approach, CBIZ successfully transitioned the District from a fragmented program to a comprehensive, self-insured plan with a superior network in 2019; delivering cost savings in excess of $5 million in the Medical Plan and $3 million in the Pharmacy Plan. We remain in daily contact with the Administration and employee population to ensure the benefit program runs smoothly. CBIZ is committed to helping improve the overall health of the District's employees and their families.

Sincerely,

Jeff Booker

Vice President & Benefits Consultant

Nichelle Santos

Vice President & Benefits Consultant

ABOUT CBIZ

We do the right thing.
Our people matter.
We are dedicated to the success of our clients.
We want to win.
We are ONE CBIZ.

WHO WE ARE

CBIZ is in the business of making things easier for our clients. As a leading provider of Employee Benefits Consulting Services, **CBIZ** is proud to offer Benefits & Insurance and Financial & Accounting options to public and private businesses throughout the nation.

You'll find our corporate headquarters located in Cleveland, Ohio, with your local servicing office found in Manasquan, NJ. Our long-standing tenure as a top broker of U.S. Business allows us to navigate the changing insurance industry. We help our clients prevent escalating health care costs through a creative benefits strategy, robust services and reasonable fees.

Local Office: 2421 Atlantic Ave, Manasquan, NJ 08736

PEOPLE-CENTERED PHILOSOPHY

We place an emphasis on investing in our employees through ongoing training, allowing time for volunteer opportunities, and emphasizing communication throughout the organization. We are constantly on the lookout for ways to refine our offerings for **CBIZ** employees and the clients we serve.

We believe the people who choose to work at **CBIZ** are what differentiate us from our competitors. With each interaction, we strive to communicate our passion to produce the best customer experience. When we ask our clients to describe their **CBIZ** team, we hear the words: organized, well-informed, professional, empathetic, reliable, focused, responsive, solutions-driven and customer-focused.

We are gratified to have our efforts rewarded with numerous Workplace and Community awards recognizing our goals of employee engagement, optimal outcomes and long-term client satisfaction. These include recognition as a **Great Place to Work,** the **Alliance for Workplace Excellence Seal of Approval,** and **The Nation's Best and Brightest in Wellness.**

Because **CBIZ** invests significantly in our employee resources to create industry-leading results, we can build a better future for our staff and the clients they serve. We believe successful education leads to better under-standing and healthier, happier employees.

ABOUT CBIZ

OUR WORKPLACE RECOGNITION

62 Workplace Awards in 2019

CBIZ Green Team

I CARE. WE CARE. CBIZ Cares

Commitment to Community including 5 Million+ Lbs. of Food Donated

FOCUSING ON WHAT MATTERS

We know when we treat our employees well, they show the same level of respect and commitment to the clients they support. We will consistently provide superior services and continue to build long-lasting relationships with our clients. We design **CBIZ's** collaborative approach to foster a true partnership between our staff and clients. Our investment in our people and our resources translates to industry-leading results designed to grow your business.

ACCOUNT SERVICES

Using an innovative approach, **CBIZ** is ready to create and implement services to address your needs for a successful employee benefits strategy. In addition to developing a benefits action plan, we are an advocate who is prepared to navigate the increasingly complex scope of regulatory and compliance changes within the industry.

Listening to our clients enables us to refine our approach to address your needs today and in the future.

CBIZ is here to serve each client in the way that best suits their needs. Consider our Scope of Services as a starting point for discussion.

TEAM APPROACH

Your **CBIZ** team includes a local account team backed by national resources. Each team member is in place to support your initiatives to cater to a diverse group of employees. They focus on alleviating the time-consuming elements of implementing and administering benefits in a cohesive way.

Your CBIZ team promises to provide the following to every client:

SOLUTIONS
Develop tailored solutions to meet desired objectives and business goals

TRUST
Increase our understanding of the organization's needs through trust and strong relationships

EDUCATION
Inform and educate about regulatory, legislative and compliance changes and updates

STRATEGY
Implement proactive planning for renewals based on timely data analytics

SERVICE
Provide knowledgeable and prompt replies to all inquiries

PLANNING AHEAD

An employee benefits plan should be as dynamic as the employees it serves. CBIZ is here to challenge our partners by sharing alternative options and innovative solutions designed to ensure clients always receive the best value for their investment.

ACCOUNT TEAM

As requested in Section 4.2: Key Personnel Information, below are the biographies of the team that would be assigned to the County of Somerset.

Senior members of the CBIZ team have been working with NJ public entities for over four decades. Over these forty plus years we have worked with clients both in the NJ State Health Benefits Plan and with private health insurance carriers. We have extensive working knowledge of the NJ SHBP and frequently consult with clients on the pros and cons of purchasing their health insurance through the SHBP or from a private carrier outside of the SHBP.
We are proud to serve many local public entities in New Jersey and Pennsylvania. Our expert negotiations and exceptional service are unsurpassed. We understand the value a comprehensive benefit package provides and are eager to assist the County of Somerset and serve your employees. We are committed to meeting your financial objectives while balancing human resources needs. We diligently review contracts when changes are necessary to ensure the plans offered will be equal to or better than what is currently offered. We are acutely aware of union considerations and welcome the opportunity to work with you during negotiations to provide creative solutions to financial challenges.

TEAM BIOGRAPHIES

Jim O'Connor – Executive Vice President, Employee Benefits Consultant

732.223.0070 | joconnor@cbiz.com

Business Experience

Jim has over thirty (30) years in the New Jersey employee benefits industry consulting with various public and private educational institutions, non-profit organizations, government entities, and middle market to large employers. During his career Jim has been the employee benefits consultant to numerous New Jersey public sector clients such as:

- Township of Edison
- City of Elizabeth
- City of Linden
- Cranford Township
- Essex County
- Morris County
- Hunterdon County
- Elizabeth Board of Education
- Cranford Board of Education
- Wall Township Board of Education
- Willingboro Board of Education

Jim is a frequent speaker on employee benefits issues including national healthcare reform, the development and implementation of high impact wellness programs, effective plan design strategies to control costs while still attracting and retaining the best employees, self-insurance and other critical employee benefits topics. This broad industry experience coupled with Jim's technical benefits expertise makes him well qualified to address a variety of benefit issues for a wide array of clients.

Community Involvement

Jim lives in Little Silver New Jersey and away from work is active in a number of volunteer programs helping the homeless and disadvantaged. Jim is happily married and the proud father of one son and three step-daughters. Jim is also an active triathlete having successfully completed two Ironman competitions.

Jeffrey M. Booker, Sr. - Vice President

215.292.8540 | jbooker@cbiz.com

Business Experience

With a background spanning consumer finance, mortgage and insurance consulting, and non-profit administration, Jeff Booker offers a blend of business, policy, finance, and community relations insight unique among many professionals.

In his current role as a Vice President with CBIZ Employee Services Organization, a nationwide industry leader, Jeff works with businesses, non-profit organizations, and public entities to provide tailored insurance consulting services targeting group benefits planning.

Jeff has served as Employee Benefits Consultant to NJ public entities including Washington Township Board of Education (1,600 employees in Gloucester County) and Deptford Township Board of Education (900 employees in Gloucester County)

Prior to assuming his current position, Jeff spent over 23 years with nationally recognized financial services organizations, including Brown & Brown, GMAC, First Union and MassMutual.

Education

Jeff studied Political Science and Organizational Management at Liberty University and Eastern University, respectively.

Community Involvement

Committed to giving back both professionally and personally, Jeff has served as Commissioner and Treasurer of the Gloucester Township Human Relations Commission; as Chairman of the South Jersey Biz Buzz Government Relations Committee; as a Member of the Gloucester County Branch of the NAACP, and as Vice President of the New Jersey Chapter of the National Forum for Black Public Administrators (NFBPA) and Member of the NFBPA's National Corporate Advisory Council.

Additionally, Jeff is an active member of his church, Bethel Baptist Church in Cherry Hill, New Jersey, and also works with the youth throughout his community.

A New Jersey native, Jeff studied Political Science and Organizational Management at Liberty University and Eastern University, respectively. He makes his home with his family in Gloucester Township, New Jersey.

Nichelle Santos - Vice President

732.433.0557 | nsantos@cbiz.com

Business Experience

Results driven healthcare and insurance executive, strategist and business development expert with senior leadership experience from both the carrier side and private sector, with a passion for excellence, client experience, efficiency and transformation. As a Risk Manager in the insurance industry and Safety Engineer for private manufacturers, Nichelle has managed and consulted on numerous client portfolios for Safety Management, Behavior Based Safety, Process Safety Management, Crisis Management, Waste Management, Public Relations, and Wellness Programs for complex organizations with an increasingly competitive and regulated marketplace. She has designed and executed strategic plans to resolve insurmountable challenges and achieve ambitious compliance, sustainability and growth objectives.

As a Business Development Consultant and creative entrepreneur, Nichelle has worked on multiple Start-ups, with mission driven purposes to make a social impact on lives and the environment. She has developed a strong network of executives in both the public and private sectors; as well as with government affairs, having participated and testified in legislative hearings.

As a Vice President of CBIZ Benefits and Insurance Services, Nichelle creates opportunity to provide health and wellness solutions to the public and private sector, with a comprehensive consultative process to gain insight into a business organization's DNA; leveraging technology in healthcare, to provide innovative, high impact benefits solution programs, to implement and engage employees for improved outcomes.

Education

- Harvard Kennedy School, Public Leadership Credential
- Rutgers University, Cook College, New Brunswick, NJ
- Bachelor of Science, Environmental/Occupational Health and Safety
- Rutgers Varsity Track and Field Team
- Life, Accident, and Health, and Property & Casualty Insurance licenses in the states of NJ, PA, and VA.

Community Involvement and Organizations

Nichelle continues to give back through service as a member of organizations past and present, Rutgers Alumni; National Forum for Black Public Administrators; Somerset County Business Partnership; Jr. League; American Society of Safety Engineers; National Association of Professional Women; Statewide Hispanic Chamber of Commerce of NJ; CBIZ Women's Advantage.

Karen Lingenfelter, Senior Account Executive

610.862.2267 | klingenfelter@cbiz.com

Karen provides strategic advice to employers on how best to manage risk and retain quality benefits. Healthcare has become a very complex part of every employer and employee's life. She strives to consult with her clients to continue to stay ahead of the evolving trends in the marketplace. Providing cost containment strategies has become a passion of hers to enable employers to take the next step to control trend and reduce claim costs over time. Karen will provide day-to-day support and works with her clients to develop strong benefit plans tailored to their employee populations.

In the last fifteen years, Karen has developed quality relationships with insurance carriers and vendor representatives in the Philadelphia area along with nationally. These relationships she has developed serve as a benefit for her clients to negotiate the best programs on their behalf. She gains client confidence and builds vendor relationships by her sincere efforts to find unique solutions to various benefit and employer/employee related problems. Karen primarily supports large groups and has worked with many in the public entity sector. She also has extensive benefit plan knowledge including fully and self-insured funding arrangements, consumer driven health plans and compliance. Karen has received the Health Insurance Association (HIAA) designation of Managed Healthcare Professional (MHP). She is also a Registered Investment Advisor and a Registered Representative with CBIZ.

Susan Anton, Account Manager

610.862.2463 | sue.anton@cbiz.com

Susan has been with CBIZ Benefits & Insurance Services, Inc. in several capacities over the last 20 years. She took the last few years off to spend time with her young children before rejoining CBIZ in August 2019. Her primary focus has always been with employee benefits and she brings a wealth of knowledge to this area. Susan has developed key relationships with all major carriers in the Philadelphia area within the benefits industry. She uses these relationships to help create benefit designs that benefit both the employee and employer. These relationships have also allowed her the ability to provide excellent customer service when issues arise.

Local Impact

Your assigned CBIZ consultants, Jeff Booker and Nichelle Santos, are very involved in a variety of professional organizations. Team lead, Nichelle Santos, Somerset County resident from Warren. She is also a member of the Somerset County Business Partnership, Employer Legislative Committee, the New Jersey Business and Industry Association, the Statewide Hispanic Chamber of Commerce of NJ, the Junior League, National Forum of Black Public Administrators, and the Rutgers University Varsity Club.

Benefits Consultant Jeff Booker is a member of the National Forum for Black Public Administrators, the African American Chamber of Commerce, and is a proud member of the Board of Directors of the Greater Northeast Philadelphia Chamber of Commerce.

NATIONAL RESOURCES

EMILY NOLL | *National Director of Wellbeing Solutions*

- Guide clients in creating a thriving workplace culture characterized by high employee wellbeing and low health risk
- Design a multi-year wellbeing and engagement strategy

ERIN EASON | *National Onsite Clinic Consultant*

- Lead national practice dedicated to all components and steps of evaluating through implementing employer-sponsored health and wellbeing solutions for employers
- Provide general clinical consulting services to employers and organizations with existing clinic services, identifying opportunities for improvement

MIKE ZUCARELLI, PHARMD | *National Pharmacy Director*

- Provides analysis and support for all Rx and PBM questions and projects
- Pharmacy plan evaluation, procurement, contract review, and implementation of pharmacy benefit management for self-insured plan sponsors
- Leverage PBM and carrier relationships to advocate vendor accountability and best practices on the client's behalf

CHRIS DAVIS | *National Health Innovation Director*

- Lead national practice to educate and train on cost containment strategies and population health management
- Leverage access to cutting-edge vendors and strategies

DAVE RUBADUE | *National Director of Actuarial Services*

- Responsible for helping mitigate actuarial costs
- Specializes in Premium Rate and Reserve Adequacy Development, Reserve and Contingency Fund Assessments
- Leads the National Actuarial Practice

KAREN MCLEESE, ESQ. | *Vice President – Employee Benefits Regulatory Affairs*

- In-house counsel for employee benefits and insurance laws
- Writes and distributes *For Your Benefit Book*, *At Issue*, *Benefit Beat* and *Health Reform Bulletin*
- Reviews and interprets federal and state laws and regulations impacting employee benefits

ALEXANDRA LANNING | *National Communication Director*

- Lead national communication practice dedicated to enhancing employee communications
- Provide support in tandem with client service team to consult and strategize on communication goals

ROBIN WIDDIS | *National Director of Client Services*

- Build strategic partnerships with clients and carriers to support customer needs
- Manage key service initiatives for clients including increased efficiencies, more expedient processes and overall better client experience

THE CBIZ DIFFERENCE

As the largest U.S. Benefits Specialist, CBIZ offers the national resources and local expertise necessary to create innovative benefit plans for your organization. However, what we're most proud of is the people who serve our CBIZ clients on a daily basis. We know you have options when it comes to choosing an employee benefits consultant. While any broker can run the numbers and market your plans, it takes an innovative partner to execute a collaborative strategy.

As an organization built on transparency and integrity, your CBIZ team gets it.

Each team member stands ready to solve your most critical business concerns, providing solutions to manage your risk while improving employee communication, enrollment and administration. By understanding the unique needs of your business, we can provide your HR, employee benefits, finance teams and employees with the personal attention they deserve.

> How do you know whether your investment will result in a transactional relationship or a long-term partnership?

CBIZ pledges to provide exceptional service focused on individual attention, responsive action and pro-active assistance. If you're not satisfied with the service provided, tell us immediately – we will correct the situation to your satisfaction. We believe this comprehensive approach is instrumental in building better benefit plans that lead to improved understanding and compliance, creating a culture of healthier, happier employees.

EMPLOYEE BENEFITS SERVICES

TESTIMONIALS

"ALWAYS responsive to our needs and provides assistance for anything requested."

"I feel like I have their undivided attention when I call or email them with

"This support and expertise is second to none. We have come to depend on our group for not only our renewal negotiations, but with employee personal issues as well. Our staff has nothing but praise for our

"When you blend our representative's professional and personal skills, one would be hard-pressed to come up with a better option for guiding and directing benefit

"They understand our current budget constraints and attempt to help us with solutions and the best available health care plans and processes."

MARKETING & RENEWALS

Competitive benefit plans ensure your business remains a contender in the job market. Proactive management of your plan renewals is one of the best ways to ensure you're receiving the most from your health care benefit dollars, translating to better benefits for your employees. The key to making your renewal process run smoothly is having the resources and support to know your options and make smart decisions.

CBIZ eliminates the headache related to plan renewals by facilitating the process for you. Our pre-renewal meeting brings you and your **CBIZ** team together to document what's working and what needs adjustment. We consider the health of the population, prescription drug costs, legislation and risk factors related to compliance when marketing your plan. Next, we dig into the current plan design to identify opportunities for improvement and integrations. We ensure renewals are delivered by carriers well in advance of the renewal date, so we can make adjustments, communicate and plan accordingly.

RENEWAL PROCESS

- Review the current benefits strategy and plan design and discuss goals
- Develop a benefits budget and review rates
- Present innovative cost savings ideas based on industry trends
- Identify vendor alternatives
- Evaluate renewals for technical accuracy, completeness, consistency and use of relevant trend information
- Negotiate renewal terms, conditions and alternative plan design options

Each **CBIZ** team member leverages long-term carrier relationships to offer the most competitive rates. Our negotiation power can often mitigate higher renewal increases, which are typically below the market trend for groups of comparable size. As one of the largest purchases of insurance and related products and services, CBIZ clients benefit from preferred-level pricing and service models from national and regional insurance companies and other vendors. We regularly lead groups through carrier and vendor changes and are ready to advocate in the marketplace on your behalf.

COST CONTAINMENT CASE STUDY

Client Challenges

- Rising healthcare costs
- Limited budgetary predictability
- Wide range of geographically dispersed employees
- Various employee communication challenges.

Tailored Interventions

- CBIZ recommended simplifying the plans & contribution strategy.
- Market evaluation of Pharmacy and Medical Carriers – ultimately carved-out pharmacy into a pharmacy coalition.
- Implemented a no-cost employee call center for education and communication to employees.
- Created a customized benefits brand and revised employee-friendly benefit guide.
- Mitigated section 105h challenges and risks.

Results

- Lowered Employer Per Employee Per Year cost by $2155 PEPY.
- Lowered Employee Cost by $775 PEPY.
- Enhanced benefit offering and plan design with some of the employer savings.
- Lowered administrative cost of benefits.
- More competitive pharmacy contractual provisions.
- Increased enrollment in HDHP by 37%

DATA ANALYTICS & BENCHMARKING

Benchmarking is critical to understanding how your benefits plan ranks against your competitors. Each year, CBIZ compiles its annual benchmark report providing detailed information on key trends including health plan usage, Rx strategies, voluntary benefits and more. The downloadable report shares ways to control skyrocketing benefits costs, best practices, ways to assess the competition and how to determine what's most important to your employees. To ensure you receive the best plan for your unique benefits needs, we're constantly refining our best practices in regards to data utilization.

STRATEGIC DATA

Additionally, **CBIZ** provides the typical industry benchmarking reports comparing you to your competitors in the marketplace. This information can be provided in a variety of ways; we can filter by plan design, enrollment, funding mechanisms, employer-employee costs and other pertinent data. Many of our competitors are capable of providing the same data; however, it is the thoughtful analysis and tactical implementation of benefits initiatives you receive from CBIZ that is second to none. We will ensure your employee benefits plans are competitive in the marketplace and economical for your business.

DATA ANALYTICS TOOLS

- **COTIVITI** — Data analytics, supporting payers' financial performance and QI initiatives
- **NAVMD** — Forecasting tool that accepts biometric, health-risk assessment and full-claims data
- **ZYWAVE** — Software for employee benefits, property, personal lines and casualty

REGULATORY & COMPLIANCE SUPPORT

Never underestimate the collective impact of compliance on your benefit offerings. This is particularly true as compliance with state and national laws remains an ongoing concern.

CBIZ believes in making a continuous investment in compliance and regulatory resources, offering training for all **CBIZ** associates. By learning to identify, research and analyze complex legal issues, our compliance team ensures every plan is fully compliant with all state and federal mandates. We can quickly identify issues in-house and then share best practices to relieve the burden of billable hours from traditional legal resources.

- "For Your Benefit" annual compliance manual
- "At Issue" and "Benefit Beat" communications
- CBIZ Health Reform Bulletins
- The Annual Compliance Checklist
- Timely webinars throughout the year

Your team members receive on-going support from our national attorneys and legal teams within the Regulatory Affairs and Compliance department led by Karen McLeese, J.D. Her area monitors state and federal regulations impacting employee benefit plans and reviews and interprets laws, court decisions, administrative rulings and Pronouncements affecting employee benefits.

Stay current on compliance issues with up-to-date communication materials such as the proprietary **"For Your Benefit" annual compliance manual, "At Issue"** and "**Benefit Beat" communications, CBIZ Health Reform Bulletins,** the **Annual Compliance Checklist and timely webinars** throughout the year.

ACA SUPPORT

The Affordable Care Act (ACA) impacts every piece of a group health plan, including plan design and eligibility, funding and tax issues, reporting and disclosure requirements. The coming years will further define the fate of ACA, and we're ready to guide you through any new modifications or repeals that may occur. CBIZ's National Advisory Council includes experts in benefits, payroll, finance, tax, and legal and regulatory issues to handle the complex requirements of health reform.

ACA COMPLIANCE TOOLS

REGULATORY & COMPLIANCE CASE STUDY

Challenges

- Large franchise company was only offering benefits to management and some mini-medical products to non-management
- Organization was concerned with the cost of being fully compliant with the Employer Mandate of the ACA
- The company had a large percentage of primarily Spanish-speaking staff with no Spanish-speaking HR team members

Tailored Interventions

- CBIZ determined that meeting the ACA mandates by offering the management plan to all existing employees would expose the company to over $2M in new financial liability
- CBIZ team introduced a Minimum Essential Coverage Plan to newly eligible employees at a cost of 300% less than the typical management plan
- Added telemedicine option to enhance employee engagement
- Implemented a Spanish-speaking telephonic enrollment, accommodating various time zones

Results

- Implementing an MEC plan resulting in 300% savings than if they had instituted the management plan
- Protected the company from the $2,000 penalty per employee and protecting the employee from the individual mandate
- CBIZ helped the company reduce liability by $1.8M and saved them over $150,000

EMPLOYEE COMMUNICATION

Communication resources have become increasingly important in an age of expanding technology and information overload. It takes more than a printed benefits guide to spur employees to make informed benefits decisions. **CBIZ** utilizes industry-leading best practices and technology resources to track user engagement. This allows us to determine the best strategy for marketing benefits to your employee population. Our national communication practice was formed to consult with clients and ensure your communication strategy is aligned with your organizational goals.

CBIZ will help you determine best practices for communicating to your employee population.

While many of our competitors outsource their communications, we continue to invest in in-house resources to make these more accessible for our clients.

Developing an employee benefits plan is only the beginning. Successful rollouts require communicating to all employees in a way that clearly defines the responsibilities, deadlines and costs. Issues of geographic reach, language barriers and diverse employee population require consistent and comprehensive messaging. Your **CBIZ** team will be there to guide you every step of the way.

The CBIZ National Communication Practice provides best practices to consider when building a benefits communication strategy. This includes consideration of the following:

To secure an optimal return on your benefits investment, **CBIZ** offers a range of communication channels to distribute benefits messaging including paper, mobile, online and social media options at no additional charge. This includes:

- Customized, engaging benefit guides designed to educate your employees
- Brainshark videos, a cloud-based platform to create video messaging
- FlippingBook, which turns static PDF documents into interactive, online resources with data tracking capabilities
- Vendor Partners (an additional cost - but will receive CBIZ preferred pricing)

EMPLOYEE COMMUNICATION CASE STUDY

Challenges:

- The employer increased the number of their benefit plans from 6 - 9
- Communicating with a population that had busy schedules and were geographically diverse
- A large age range of employees who require various types of communications
- Minimal communication budget

Interventions:

- Formulated an overall communications strategy for open enrollment
- Utilized CBIZ proprietary benefits guide template to highlight the benefits changes
- Engaged with a third party CBIZ Communications Vendor Partner to create a digital postcard with videos to explain their benefits offerings
- Engaged with a benefits administration partner to provide plan selection assistance
- The Digital postcard contained links to their online enrollment system, the open enrollment meetings schedule, and the online platform that hosted their benefits guide

Results:

2,230+

USERS UTILIZED THE PLANSELECT TOOL

AVERAGE TIME ON PLANSELECT TOOL

4:50min

4,800+

OVERALL STARTS OF THE VIDEOS ON POSTCARD

CONTENT VIEWS OF THE DIGITAL POSTCARD

2,610+

WELLBEING

Wellbeing is integral to cultivating a healthier workforce. Positive behavioral changes lead to more productive employees and help companies manage health care costs. Our **CBIZ** Wellbeing Solutions team uses an integrated approach that moves beyond the measurement of physical wellness to include a holistic wellbeing strategy of social, physical, financial, career and community health.

Our wellbeing specialists partner with you to assess what you need to create and maintain a dynamic culture through your wellbeing program. Our customized solutions include a variety of data-driven assessments and analysis, evidence-based interventions, practical tools and empirical measurement to deliver results.

ENGAGEMENT

A successful wellbeing strategy requires a continued commitment to reach all employee segments and their families in meaningful ways. To assist with this, **CBIZ** provides ongoing education including an annual wellbeing webinar and monthly Wellbeing Insights Newsletters.

Your **CBIZ** wellbeing specialists will develop metrics using actionable data to measure awareness, engagement and participation and employee satisfaction in all wellbeing initiatives. Our wellbeing team represents the culmination of more than 20 years of experience working with some of the most innovative and expert minds within the health-improvement arena. We're proud to be a wellbeing solutions partner and advocate for thousands looking to *create a thriving workplace culture and improve employee engagement.*

POPULATION HEALTH REPORTING

PROVEN SUCCESS

Due to our healthy partnerships, many of our clients have been recognized with wellbeing and culture awards for going above and beyond when it comes to the health and wellbeing of their employees.

WELLBEING CASE STUDY

Challenges:

- Expand existing Wellness programs to Wellbeing;
- Increase workplace safety;
- Decrease healthcare cost while increasing healthcare experience;
- Incorporate Wellbeing into Corporate vision and values.

Interventions:

- Implemented Wellbeing committee inclusive of C-Suite; HR; Regional VP; IT; and Marketing and Safety representatives.
- Complete evaluation of culture through Executive, Staff and Regional interviews, as well as employee surveys.
- Developed a Three Year Strategic Plan which integrated with the 2017 Corporate Strategic Plan.
- Evaluated market resources to best meet the Wellbeing Strategic Plan requirements.
- Value-Based Benefits incorporated.

Results:

- Improved Participation in Health Assessment and Biometrics by 40%.
- Medical claims average PMPM has moved from a 9% increasing trend to a 0% trend, which is well below the national average.
- Added chronic condition management and programming coupled with lifestyle coaching.
- Partnered with vendors to receive funding for Wellbeing Coordinator and communications.
- Winner of the Edington Next Practice Award.

ACTUARIAL SERVICES

Organizations just like yours are shouldering skyrocketing health care costs, looming compliance mandates and evolving HR technology. Understanding your prospective and retrospective data trends positions you to build value-oriented and cost-effective benefit plans for your employees. Using the best national and local practices, we'll create a strategic benefits plan that involves all stakeholders to analyze and compare cost and plan designs, employee demographics and similar-sized employers. Next, we'll review the findings and provide recommendations at the Annual Performance Review meeting based on your goals and objectives for the upcoming year.

ACTUARIAL ANALYSIS

Actuarial services help you identify issues driving plan costs. This includes projecting financials and claims and budgeting for yearly health care costs by analyzing current plans against the marketplace. By assessing the financial impact of Health Care Reform based on employer and employee characteristics, we can project penalties, tax implications and other costs. David Rubadue, FSA, MAAA, CLU, National Director of Health Care Actuarial Services, leads **CBIZ's** extensive in-house actuarial team.

ACTUARIAL REPORTING

- Preventive, medication and chronic condition compliance
- Impact of disease management and case-management initiatives
- Health indicator and cost comparison between wellness participants and non-participants

PHARMACY CONSULTING

Pharmacy benefit continues to be a significant component of total health care costs. The ever-increasing cost of prescription drug benefits is a hurdle for organizations across the nation, with costs comprising 15 to 20 percent of an employee's health plan expenses. We collaborate with local consultants and actuarial teams to develop financial models, pharmacy program analysis and clinical evaluation to save clients as much as 20 percent in annual pharmacy spend.

PHARMACY ANALYSIS

Every strategic pharmacy decision we make is guided by our national pharmacy practice. Michael Zucarelli, PharmD, who is a practicing pharmacist, leads our national group and ensures CBIZ clients are making cost effective and strategic pharmacy decisions. Utilizing medical and drug claims data, enrollment data, normative measures, and methodologies to provide comprehensive health care analysis helps our clients create a more effective plan design.

PHARMACY CONSULTING SERVICES

- Pharmacy Benefit Manager Contract Review – Carve-in and Carve-out
- Pharmacy Benefit Manager marketing (procurement)
- Plan design, benefit management and implementation oversight
- Market check (as allowed in current contract)
- Annual pharmacy experience review and clinical recommendations
- Vendor management

PHARMACY CASE STUDY

CHALLENGES

- Increasing pharmacy costs to the group health plan
- \$3.7 million in prescription drug costs in one year
- Expected a 10% increase the following year from their Pharmacy Benefit Manager (PBM)
- Negative impact to the cost for employees due to spiking costs.

TAILORED INTERVENTIONS

- Conducted a pharmacy analysis to identify sustainable cost-savings solutions
- Pulled 24 months' worth of prescription drug claims data
- Analyzed utilization patterns, discounts, and rebates
- Shopped options with alternative PBMs

RESULTS

- After shopping bids, CBIZ provided options that amounted to a guaranteed \$2.6 million in savings over 3 years
- This influenced the incumbent to lower their renewal offer, amounting to \$1.7 million in guaranteed savings over three years
- No disruption or financial impact to employees on the plan

BENEFITS TECHNOLOGY

As the workplace welcomes a greater age range and becomes more technologically savvy, it's critical for a company's benefits toolkit to accommodate the people it is designed to serve. Tech must smoothly integrate with existing processes to boost engagement, be cost-effective and provide ease-of-use. The right applications can transform how employees think about benefits and will make application and modification of plans easier, helping employees understand a benefits package beyond the cost of their monthly premium.

VENDOR EVALUATION

CBIZ can help you determine what technology vendors and platforms make the most sense for your organization. We have experience implementing and working with all the major players in this field, and you will benefit from preferred pricing and expertise. With **CBIZ** as your partner, technology and additional vendor platforms can be integrated into your overall benefits and communication strategy, and you will remain ahead of industry trends and be positioned to more effectively engage your employee population.

VOLUNTARY BENEFITS

Voluntary benefits are increasingly viewed as an incentive to attract and retain employees. They can be a great way to create value for your employee population without a substantial increase in benefits dollars. Paid either completely by the company or partially by employees through payroll deductions, voluntary benefits are a cost-effective way to remain responsive to the evolving needs of employees.

EMPLOYEE-CENTERED BENEFITS

For employees to appreciate the full breadth of voluntary benefits offered, it's important to present them within the scope of your existing benefits program. **CBIZ** teams with each client to determine which voluntary benefits best suit your workforce. We will also help create a robust, actionable communication plan to boost voluntary benefits enrollment and compliance in your organization.

When incorporated into a comprehensive benefits plan, voluntary benefits can increase employee satisfaction through convenience, choice and affordability. These benefits offer peace of mind to employees and are increasingly favored by a younger workforce that likes to customize benefits to their lifestyle.

TRENDING VOLUNTARY BENEFITS

VOLUNTARY BENEFITS CASE STUDY

Challenges	Struggled communication, enrolling, and administering employee benefits with a geographically dispersed population
	Moderately paid healthcare professionals
	Budget for employee benefit spend was already maxed out
	Overstretched human resources team
Tailored Interventions	Developed a comprehensive strategy to close the gap between employee perception and the quality of the benefits provided by the employer
	Organization created a new comprehensive communication and enrollment process
	Implemented an employee-paid, voluntary benefit strategy, giving employees the ability to customize their employer sponsored benefit package
Results	Organization offered these benefits at no additional expense
	Drastic reduction in time spent administering benefits
	employee survey after enrollment ended showed that employees were extremely satisfied with the enrollment experience, giving the process a 4.7 out of a possible 5
	In the long-term, this process reduced overall turnover

FEES & COMPENSATION

With **CBIZ** as your employee benefits partner, you won't have to worry about additional fees and hidden expenses. **CBIZ** offers the flexibility to work on a direct fee and/or commission arrangement, depending on your preference.

OUR PARTNERSHIP GUARANTEE

Working with **CBIZ**, you can depend on a partnership of communication, support and trust – a relationship with no surprises. Our pricing reflects what's explicitly spelled out in your request, and you'll find the entire scope of services covered in our compensation structure. By working with one of the largest firms in the U.S., you benefit from preferred-level pricing and service models from national and regional insurance carriers and other vendors, along with administration and servicing efficiencies.

COMPENSATION STRUCTURES

CBIZ can receive compensation in several forms, including but not limited to, fees paid to **CBIZ** directly by clients (see structured fee sheet), standard commissions from the vendors/carriers, or a combination of the two.

Unlike many of our competitors, we believe in transparency; as such, we will disclose any anticipated or earned commissions and any other compensation to the County. We will also provide an annual summary of our compensation during our annual performance review process.

EXHIBITS

EXHIBIT A – REQUESTED LICENSES

EXHIBIT B – REQUESTED CERTIFICATES OF INSURANCE

EXHIBIT C – SCOPE OF SERVICES

EXHIBIT D – SAMPLE COMPLIANCE MATERIALS

EXHIBIT E – BENCHMARKING RESOURCES

EXHIBIT F – COST CONTAINMENT STRATEGIES

EXHIBIT G – CBIZ EMPLOYEE COMMUNICATION SAMPLES

EXHIBIT H – SAMPLE RENEWAL PACKAGE

EXHIBIT I – SAMPLE CLIENT SERVICE TIMELINE & 3 YEAR STRATEGIC PLAN

EXHIBIT J – SAMPLE ANNUAL PERFORMANCE REVIEW

EXHIBIT K – COVID-19 RESOURCES

EXHIBIT L – REPORTING SAMPLES

EXHIBIT M – REQUIRED FORMS

EXHIBIT A

REQUESTED LICENSES

State Of New Jersey

Department of Banking and Insurance

20 West State Street
P.O. Box 327
Trenton, NJ 08625-0327

CONTROL NUMBER
230833

BRANCH OFFICE CERTIFICATE

IT IS HEREBY CERTIFIED THAT:

CBIZ BENEFITS & INSURANCE
SERVICES, INC
242 ATLANTIC AVE
MANASQUAN, NJ 08736

MAIN OFFICE
REFERENCE NUMBER
9954697

BRANCH OFFICE
EFFECTIVE DATE
06/01/2011

IS AUTHORIZED TO OPERATE AS A BRANCH OFFICE OF LICENSED PRODUCER:

CBIZ BENEFITS & INS SERVICES
INC
11440 TOMAHAWK CREEK PKWY
LEAWOOD, KS 66211

THIS AUTHORITY WILL EXPIRE CONTEMPORANEOUSLY WITH THE MAIN OFFICE'S NEW JERSEY PRODUCER LICENSE.

Thomas B. Considine
Commissioner

printed: 4/19/2011
control number: 48

Fold this form behind the attached certificate for future use.

The Department maintains an informative website at www.njdobi.org. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.njdobi.org
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of certificate information must be sent to the Department within 30 days of change.

Make any checks and/or money orders payable to: New Jersey General Treasury

Department of Banking and Insurance Mailing Address:
20 West State Street
P.O. Box 327
Trenton, NJ 08625-0327

State of New Jersey

License No: 9954697 NPN: 1599332

Department of Banking and Insurance

CBIZ BENEFITS & INS SERVICES INC

ATTN: LICENSING DEPT
700 W 47TH ST STE 1100
KANSAS CITY MO 64112

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property; Variable Life and Variable Annuity	06/01/2019	05/31/2021

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

EXHIBIT B

REQUESTED CERTIFICATES OF INSURANCE

Client#: 2372 CBIZINC

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 9/25/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
CBIZ Insurance Services, Inc. 700 West 47th Street, Suite 1100 Kansas City, MO 64112 816 945-5500	PHONE (A/C, No, Ext): - FAX (A/C, No): E-MAIL ADDRESS: lweeks@cbiz.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Continental Insurance Company	35289
INSURED CBIZ, Inc. and Subsidiaries 6050 Oak Tree Blvd., South, Suite 500 Cleveland, OH 44131	INSURER B : Federal Insurance Company	20281
	INSURER C : CNA- American Cas. Co. Of Reading PA	20427
	INSURER D : National Fire Insurance of Hartford	20478
	INSURER E :	
	INSURER F :	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			6071966463	09/30/2020	09/30/2021	EACH OCCURRENCE	$1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$1,000,000
							MED EXP (Any one person)	$15,000
							PERSONAL & ADV INJURY	$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$2,000,000
	OTHER:							$
D	AUTOMOBILE LIABILITY			6081633833	09/30/2020	09/30/2021	COMBINED SINGLE LIMIT (Ea accident)	$1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB X OCCUR			79866414	09/30/2020	09/30/2021	EACH OCCURRENCE	$25,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$25,000,000
	DED X RETENTION $10,000							$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			6072461232	09/30/2020	09/30/2021	X PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N	N/A		6072461246CA	09/30/2020	09/30/2021	E.L. EACH ACCIDENT	$1,000,000
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE CBIZ Insurance Services, Inc.

ACORD 25 (2016/03) 1 of 1 The ACORD name and logo are registered marks of ACORD
#S2567997/M2563447 51LW

CBIZ

Client#: 2372 CBIZINC

ACORD. CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 5/20/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:		
CBIZ Insurance Services, Inc. 700 West 47th Street, Suite 1100 Kansas City, MO 64112 816 945-5500	PHONE (A/C, No, Ext): -	FAX (A/C, No):	
	E-MAIL ADDRESS: lweeks@cbiz.com		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : National Fire & Marine Insurance Co.		20079
INSURED CBIZ, Inc. and Subsidiaries 6050 Oak Tree Blvd., South, Suite 500 Cleveland, OH 44131	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE / OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY / PRO-JECT / LOC OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY / SCHEDULED AUTOS HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR EXCESS LIAB / CLAIMS-MADE DED / RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A					PER STATUTE / OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Errors & Omission			42EPP30261105	06/01/2020	06/01/2021	5,000,000 Per Occ/Agg	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE CBIZ Insurance Services, Inc.

ACORD 25 (2016/03) 1 of 1 The ACORD name and logo are registered marks of ACORD
#S2452510/M2445988 51LW

CBIZ

EXHIBIT C

SCOPE OF SERVICES

SCOPE OF SERVICES

INNOVATIVE EMPLOYEE BENEFITS SOLUTIONS

Leading the employee benefits industry to protect your employee investment today and in the future.

PLAN MANAGEMENT AND RENEWALS

Monitor management and renewals with 3-year strategies, timelines, benchmarking and key milestones.

- Financial overview and monthly claims review
- 3-year strategic plan and annual timeline Renewal strategy
- Annual performance review
- Customized dashboards
- Carrier and vendor evaluation and implementation
- Day to day service support

FINANCIAL MANAGEMENT AND ACTUARIAL SERVICES

Assess factors driving plan costs using financial projections and claims analysis.

- Benchmarking & Data Analytics
- Monthly financial reporting
- Employee contribution strategies and calculations
- Funding projections and modeling capabilities

SCOPE OF SERVICES

COMPLIANCE AND REGULATORY AFFAIRS

Stay compliant with expert benefits, payroll, finance, tax, and regulatory assistance.

- In-house regulatory affairs attorney and staff
- Monitor and communicate on relevant state and federal legislation
- Consistent compliance and Health Care Reform education materials
- Enrollment and administration compliance support

COMMUNICATION AND EDUCATION

Improve employee understanding by providing consistent benefits messaging throughout the year.

- Creation of strategic custom communications plan
- Coordination of enrollment resources
- Ongoing creation of communication deliverables
- Vendor and technology support

WELLBEING SOLUTIONS

Engage employees and impact benefits costs with data-driven wellbeing initiatives.

- Wellbeing communication and engagement strategy
- Ongoing tactical recommendations
- Data utilization tools and benchmarking
- Monitor and measure results

PHARMACY BENEFIT PLAN MANAGEMENT

Tackle rising pharmacy costs with modeling and plan analysis.

- Pharmacy Benefit Management procurement and marketing
- Financial and clinical pharmacy guidance
- Rx claims monitoring

EXHIBIT D

REGULATORY & COMPLIANCE SUPPORT

MONTHLY COMPLIANCE PUBLICATIONS

Review **Consult** **Monitor**

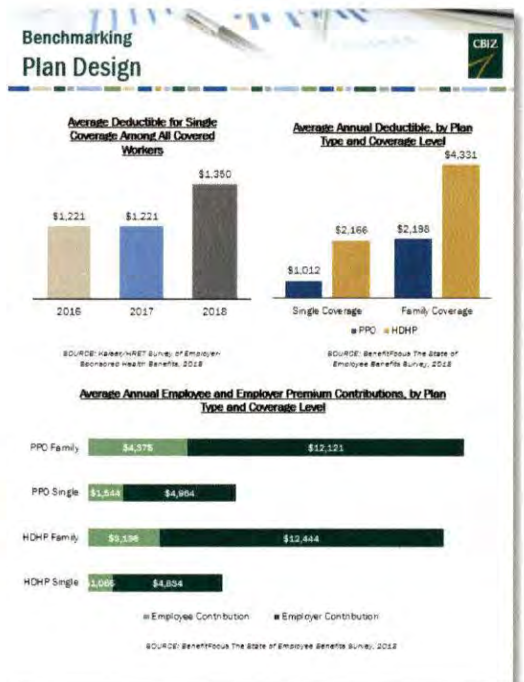
ANNUAL COMPLIANCE PUBLICATIONS

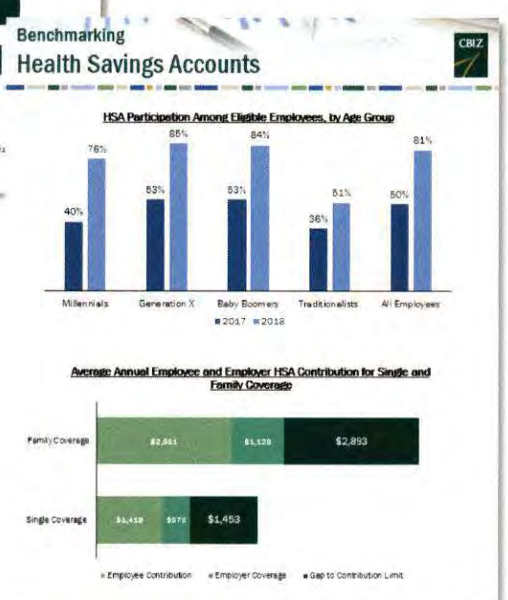
EXHIBIT E

BENCHMARKING RESOURCES

BENCHMARKING RESOURCES

- *Mercer National Survey of Employer-Sponsored Health Plans, (Released in 2018)*
- *International Foundation of Employee Benefit Plans, 2018*
- *Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2018*
- *BenefitFocus The State of Employee Benefits Survey, 2018*
- *Segal Consulting Health Plan Cost Trend Survey, 2018*
- *National Business Group on Health Fidelity Survey Report, March 2017*
- *Group Marketshare, LLC, 2018 (Industry Data including Guardian)*
- *Willis Towers Watson, 2018*
- *Society For Human Resource Management (SHRM), 2018*





BENCHMARKING RESOURCES

To download the full **2019 CBIZ Employee Benefits Benchmark Report**, click here: [Full Report.]

BENCHMARKING RESOURCES

Sample **2019 Benchmarking Report for "ABC Client"**

Demographics and Eligibility

	2019	2018	
	ABC	Manufacturing	1,000 – 4,999 Employees
Average Age	47	44	43
Average % Female	45%	29%	47%
% in a Union	8%	9%	11%
% offering Same-Sex Domestic Partners Coverage	✔	52%	58%
		11%	8%
		36%	47%
		20	21

Medical Offerings and Enrollment

	2019	2018	
	ABC	Manufacturing	1,000 – 4,999 Employees
Employers offering at least 1 PPO/POS	✔	83%	82%
Employers offering at least 1 HDHP w/ HSA	✔	68%	67%
Employees enrolled in a PPO/POS	72%	47%	52%
Employees enrolled in a HDHP	8%	37%	31%
Employees Electing Dependent Coverage	46%	60%	55%

3 ABC Benchmarking Report 2019

EXHIBIT F

COST CONTAINMENT STRATEGY

COST CONTAINMENT STRATEGY

	KEY	INFLUENCERS/INTERVENTIONS	NOTES
POPULATION AND MEDICAL MANAGEMENT	✓	Discount Wellness Steps	Awareness raising (Know Your Numbers) Encourage/reward physical activity (Inactivity is driver of insulin resistance)
	✓	CIGNA Voluntary Coaching	Targets all
	•	Optimize Your Health First Disease Management	
	✓	EAP Coaching	Targets all
	❑/•	Omada	Disease Prevention – targeting pre-diabetics only
	❑	Virta	Disease Reversal –targeting diabetics only
	❑	Livongo	Disease Reversal –targeting diabetics only
	❑	Am I Hungry	Disease Prevention – can target all. Meets DPP criteria but suitable for healthy, prediabetic and diabetic
PLAN DESIGN	•	Value Based Plan Designs	Tie benefit level to compliance
ELIGIBILITY AND CONTRIBUTION STRATEGY	❑	Value Based Contribution Strategy	Disease management compliance yields a lower premiums
	❑	Chronic Condition Discount Steps	
	✓	Discount Wellness Steps	
COMMUNICATION	❑	Educational campaigns (posters, videos, challenges, etc.)	Related to physical activity, cutting back on sugar and

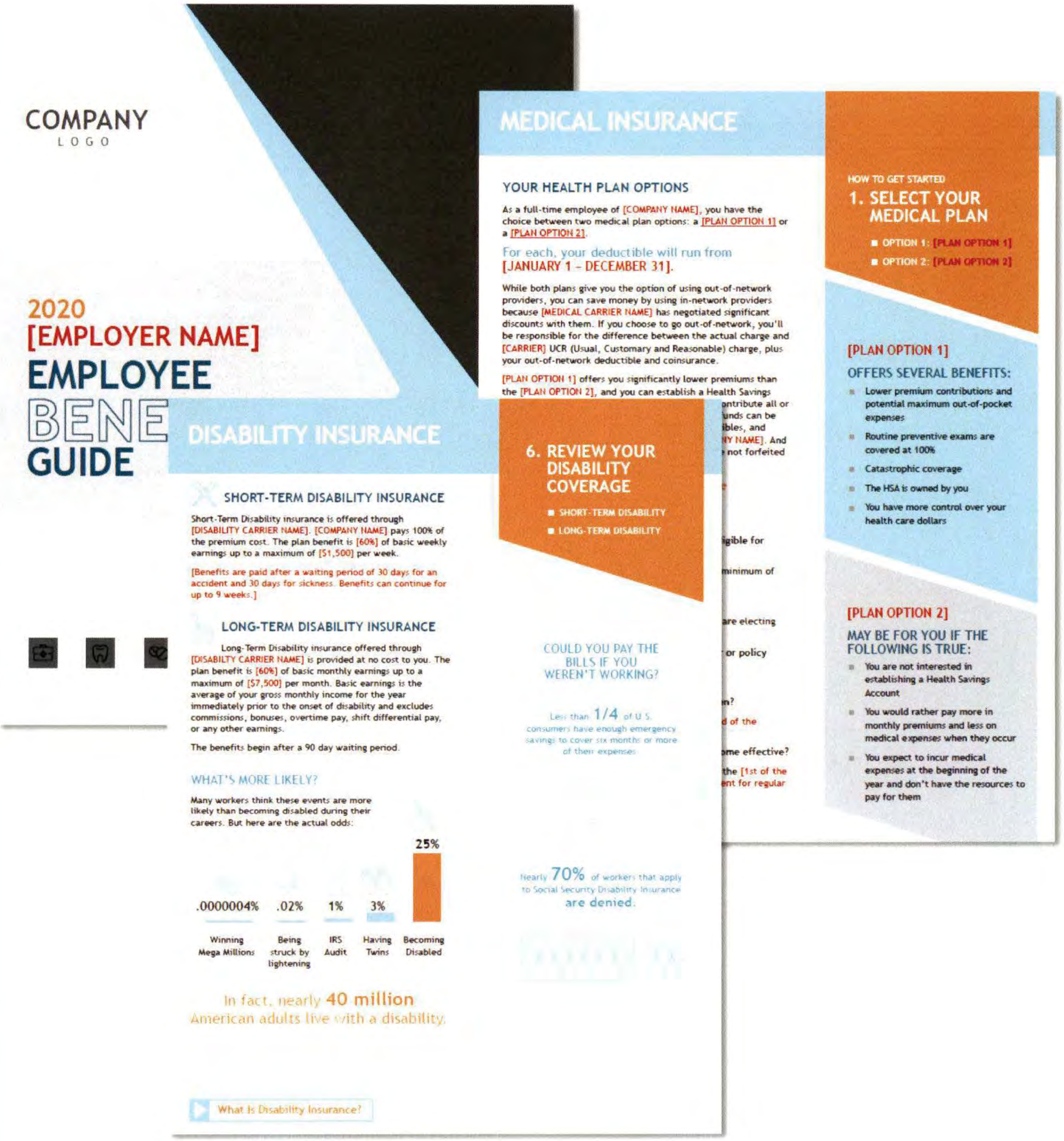
	KEY	INFLUENCERS/INTERVENTIONS	NOTES
POPULATION AND MEDICAL MANAGEMENT	✓	Cigna Case Management	
	✓	Cigna Lifestyle Coaching	
	✓	Cigna/Your Health First - Low Back Pain Treatment Decision Support	
	❑	Comprehensive approach with work comp and disability	Explore Bardavon – work comp management company
	❑	Ergonomic Assessments	Train and certify a Terracon employee or Standard workplace accomodations
	❑	Orthopedic stem cell alternative treatment	Regenexx
	✗	Biomechanic Assessments -Fusionetics - Dari	Biomechanic assessment and prescription (Note: successful programs, however currently concerned with implementation and cost
PLAN DESIGN	✓	At Work Programs/Return to Work Programs	Currently through The Standard
	❑	Cigna - Centers of Excellence	Driving care to specialized providers with case management
	❑	Consumer Driven Apps/Plan	Incorporate a program like BIND
COMMUNICATION AND EDUCATION	❑	Tie communication and education in with safety	50% of claimants are employees
	❑	Incorporate into Corporate Strategy to create a supportive environment	Creating opportunities for movement, evaluating workplace stress, workload, etc.

TRENDS

EXHIBIT G

EMPLOYEE COMMUNICATION MATERIALS

BENEFIT GUIDE TEMPLATE


COMPANY
LOGO

2020
[EMPLOYER NAME]
EMPLOYEE
BENE
GUIDE

MEDICAL INSURANCE

YOUR HEALTH PLAN OPTIONS

As a full-time employee of [COMPANY NAME], you have the choice between two medical plan options: a [PLAN OPTION 1] or a [PLAN OPTION 2].

For each, your deductible will run from [JANUARY 1 – DECEMBER 31].

While both plans give you the option of using out-of-network providers, you can save money by using in-network providers because [MEDICAL CARRIER NAME] has negotiated significant discounts with them. If you choose to go out-of-network, you'll be responsible for the difference between the actual charge and [CARRIER] UCR (Usual, Customary and Reasonable) charge, plus your out-of-network deductible and coinsurance.

[PLAN OPTION 1] offers you significantly lower premiums than the [PLAN OPTION 2], and you can establish a Health Savings

ontribute all or
unds can be
ibles, and
NY NAME]. And
not forfeited

HOW TO GET STARTED
1. SELECT YOUR MEDICAL PLAN
- OPTION 1: [PLAN OPTION 1]
- OPTION 2: [PLAN OPTION 2]

[PLAN OPTION 1]
OFFERS SEVERAL BENEFITS:
- Lower premium contributions and potential maximum out-of-pocket expenses
- Routine preventive exams are covered at 100%
- Catastrophic coverage
- The HSA is owned by you
- You have more control over your health care dollars

[PLAN OPTION 2]
MAY BE FOR YOU IF THE FOLLOWING IS TRUE:
- You are not interested in establishing a Health Savings Account
- You would rather pay more in monthly premiums and less on medical expenses when they occur
- You expect to incur medical expenses at the beginning of the year and don't have the resources to pay for them

DISABILITY INSURANCE

SHORT-TERM DISABILITY INSURANCE

Short-Term Disability insurance is offered through [DISABILITY CARRIER NAME]. [COMPANY NAME] pays 100% of the premium cost. The plan benefit is [60%] of basic weekly earnings up to a maximum of [$1,500] per week.

[Benefits are paid after a waiting period of 30 days for an accident and 30 days for sickness. Benefits can continue for up to 9 weeks.]

LONG-TERM DISABILITY INSURANCE

Long-Term Disability insurance offered through [DISABILTY CARRIER NAME] is provided at no cost to you. The plan benefit is [60%] of basic monthly earnings up to a maximum of [$7,500] per month. Basic earnings is the average of your gross monthly income for the year immediately prior to the onset of disability and excludes commissions, bonuses, overtime pay, shift differential pay, or any other earnings.

The benefits begin after a 90 day waiting period.

WHAT'S MORE LIKELY?

Many workers think these events are more likely than becoming disabled during their careers. But here are the actual odds:

Winning Mega Millions	Being struck by lightening	IRS Audit	Having Twins	Becoming Disabled
.0000004%	.02%	1%	3%	25%

In fact, nearly 40 million American adults live with a disability.

What Is Disability Insurance?

6. REVIEW YOUR DISABILITY COVERAGE
- SHORT-TERM DISABILITY
- LONG-TERM DISABILITY

COULD YOU PAY THE BILLS IF YOU WEREN'T WORKING?

Less than 1/4 of U.S. consumers have enough emergency savings to cover six months or more of their expenses.

Nearly 70% of workers that apply to Social Security Disability Insurance are denied.

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VIDEO LIBRARY

MEDICAL BENEFITS:

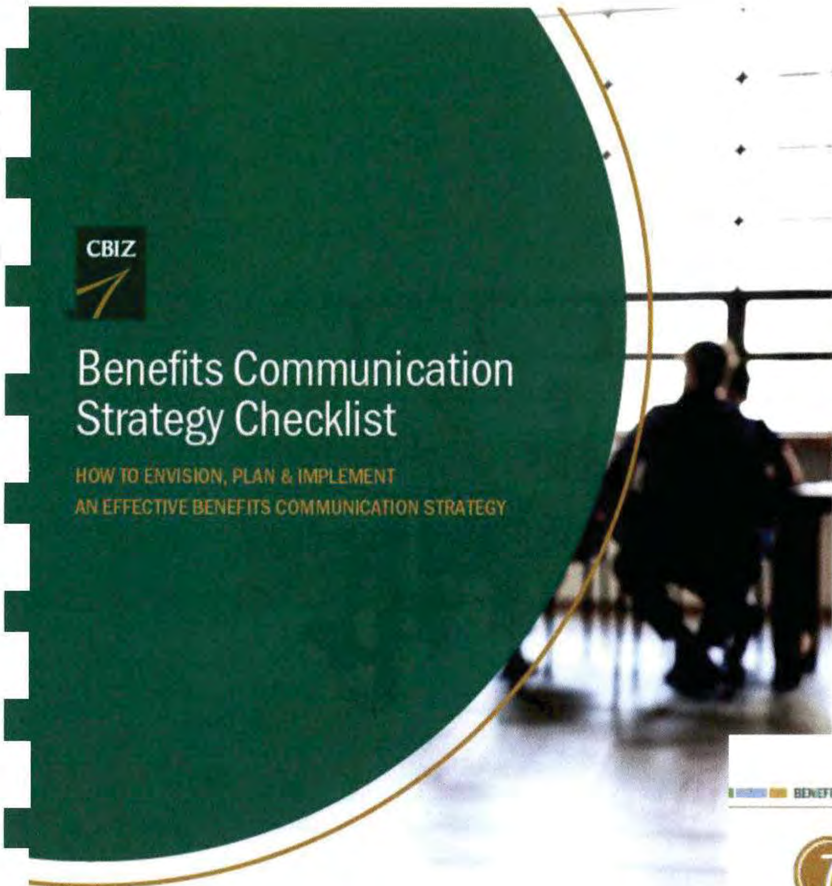
- Annual Open Enrollment Announcement1
- Benefits Terms Explained: Premiums, Copays, Deductibles, Coinsurance, OOP Expense
- Consumer-Driven Health Plans with Health Savings Account (CDHP+HSA)
- Health Maintenance Organizations (HMO)
- Health Reimbursement Accounts (HRA)
- Health Savings Accounts (HSA)
- High-Deductible Health Plans (HDHP)
- HDHP with Health Reimbursement Account(HDHP+HRA)
- HDHP with Health Savings Account (HDHP+HSA)
- HDHPs vs PPOs
- Medical Plans Compared – HMO, PPO and POS
- Medical Plan FAQs – HMOs vs PPOs
- Medicare Overview for Eligible Employees
- Minimum Essential Coverage Plans (MEC)
- Point-of-Service Insurance Plans (POS)
- Preferred Provider Organizations (PPO)
- Prescription Drug Coverage Overview
- Prescription Drugs – Tips to Manage Costs
- Preventive Care Overview

SPECIALITY BENEFITS:

- Accident Insurance (AI)
- Cancer Insurance
- Commuter Benefit Programs
- Critical Illness Insurance (CI)
- Dental Insurance Plans & User Tips
- Disability Insurance – STD and LTD
- Flexible Spending Accounts (FSA)
- Hospital Indemnity Insurance
- Life and AD&D Insurance Overview
- Long-Term Care Insurance
- Telehealth
- Term Group Life Insurance
- Term vs Permanent Life Insurance
- Vision Insurance Plans & User Tips
- Voluntary Benefits Overview

HR RELATED TOPICS:

- 401(k) Retirement Plans
- 403(b) Retirement Plans
- Balance Billing
- COBRA Health Insurance
- Employee Assistance Programs (EAP)
- Family Medical Leave Act (FMLA)
- How to Read an EOB
- IRS Form 1095 Overview
- Paid Time Off (PTO)
- Primary Care vs Urgent Care vs ER
- Qualifying Life Events



To download the full CBIZ Benefits Communication Strategy Checklist, please click here.

BENEFITS COMMUNICATION STRATEGY CHECKLIST 5

7 UTILIZE A MULTI-CHANNEL COMMUNICATION APPROACH

As already mentioned, chances are you will need to utilize a combination of communication methods to ensure your employees are engaging with your benefits messages. A multi-channel approach will help you address employees' different communication preferences and learning styles.

Be sure to consider the full range of options when developing your plan, including:

FACE-TO-FACE
- Benefits fairs and lunch-and-learns
- One-on-one
- Group communications

ONLINE & MOBILE
- Videos
- Webinars
- Social media
- Email
- Apps
- Text

INFORMATION PORTAL
- Benefits website/ micro-page
- Company intranet
- Interactive benefit guide

MATERIALS
- Benefits guide
- Direct-to-home
- Postcards
- Posters and flyers
- Newsletter

8 PREPARE A YEAR-ROUND COMMUNICATIONS CALENDAR

Communicating benefits year-round, not just during open enrollment, is crucial. For the majority of people, there is a huge learning curve when it comes to being able to confidently navigate the benefits world. A slow, steady distribution of this information will make absorbing and understanding the information much more manageable and less stressful for your employees. It will also increase their engagement and make it simpler for them to make the best benefits decisions for themselves and their families.

Year-round communications will also help HR avoid the last minute surge of urgent emails, calls and other inquiries from panicked employees as the enrollment deadline looms.

WHY IT MATTERS

93% of companies that communicate year round met all or most of their goals.

Companies communicating year round are less likely to be challenged by overall compliance and navigating health care reform.

EXHIBIT H

SAMPLE RENEWAL PRESENTATION

SAMPLE RENEWAL PRESENTATION

To view a sample client renewal presentation, click here: [Renewal presentation.]

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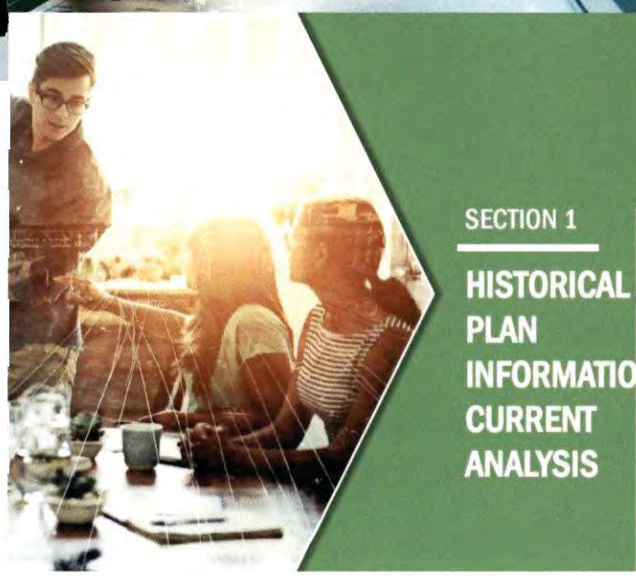


Summary of Current Programs and Renewal Dates

COVERAGE	CARRIER	RENEWAL DATE	NOTES
Medical	Regence Group Administrators	1/1/2021	Renewed 1/1/19 with a 2-year rate guarantee
Dental	Delta Dental of Oregon (Moda Health)	1/1/2021	Renewed 1/1/18 with a 3-year rate guarantee
Vision	VSP	1/1/2021	Renewed 1/1/19 with a 2-year rate guarantee
Life / Disability	UNUM	1/1/2020	1-year renewal - Rate Pass
Stop Loss	Voya	1/1/2020	RFP concluded with competitive bids
FSA & COBRA	Benefit Express	1/1/2020	-
HSA	Health Equity (integrated with Regence)	1/1/2020	Rate Pass
ID Theft/Legal	Legal Shield	n/a	n/a
Employee Advocacy	HealthAdvocate	1/1/2022	Renewed 1/1/19 with a 3-year contract term
Wellbeing	Navigate Wellbeing	10/3/2020	Initial 2-year term began on 10/3/2018

4

EXHIBIT I

SAMPLE TIMELINE & 3-YEAR STRATEGIC PLAN

CBIZ

Service Timeline

CBIZ

	ABC COMPANY SERVICE TIMELINE 2019	
QUARTER	ACTIVITIES / DELIVERABLES	RESPONSIBLE

Q1 January February March	• Post Renewal / Carrier Transition Tasks
	• Deliver Year End Claims Analysis
	• Carrier Document Delivery
	• Document review
	• Monthly:
	  • Monthly Financial Overview *OR* Claims Dashboard
	  • Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins
	  • Wellness Newsletters
		CBIZ/Client/Carriers
		CBIZ
		Carrier(s)
		CBIZ
		CBIZ

Q2 April May June	• Annual Performance Review
	• 5500 Preparation
	• Compliance Checklist Review
	• Monthly:
	  • Monthly Financial Overview *OR* Claims Dashboard
	  • Regulatory Updates "Benefit Beat" and Healthcare Reform Bulletins
	  • Wellness Newsletters
		CBIZ/Client
		CBIZ
		CBIZ/Client
		CBIZ

Q3 July August September	• Renewal Planning (projections, funding options, communications, technology)
	• Develop RFP (if applicable)
	• 5500 Filings due
	• Issue RFP (if applicable)
	• Carrier Renewal Delivery
	• Renewal Presentation / RFP Results
	• Monthly:
	  • Monthly Financial Overview *OR* Claims Dashbo
	  • Regulatory Updates "Benefit Beat" and Health
	  • Wellness Newsletters
		CBIZ/Client
		CBIZ
		CBIZ

Q4 October November December	• Renewal Decisions (Additional Option Evaluation)
	• Contribution Strategies and Calculations
	• Open Enrollment/Communication Strategy Impleme
	• Implementation and Renewal Document Review
	• Open Enrollment
	• Enrollment elections finalized with carriers
	• Monthly:
	  • Monthly Financial Overview *OR* Claims Dashbo
	  • Regulatory Updates "Benefit Beat" and Health
	  • Wellness Newsletters	

As Needed/ Ongoing	• Client Service Support • Claim Resolution Support • Billing & Eligibility Errors • Compliance Calls	

3 Year Strategic Plan

CBIZ

STRATEGY	2019 / CURRENT STATE	2020	2021
POLICIES AND PROCEDURES	• Clarify new hire wellness incentive policy • Review eligibility on all line for consistency	• Healthy food and vending • Active at work policy • Conduct FMLA training • Compliance checklist • Tobacco policy	• TBD
PLAN DESIGN	• Communicate telemedicine option to employees	• Introduce Consumer Driven Plan with Health Savings Account or health reimbursement account • Re-evaluate subsidy for not participating in health plan • Evaluate higher orthodontia benefit for buy up dental plan	• Evaluate reference based pricing options for common procedures
PRICING EFFICIENCY	• Conducted Medical and dental RFP	• Review additional funding options • Strongly consider cost plus • FMLA, life and disability RFP including performance guarantees • Negotiate language for self-funding within union contract	• Evaluate PBM carve out • Dental and vision RFP
POPULATION HEALTH STATUS/ WELLBEING PROGRAMMING	• HRA completion and Biometric Screening to earn discount • Education on telemedicine option • Review Health Plan Performance Report • Begin data feeds for Nav MD • WELCOA assessment • Healthiest Employer application	• Education on consumer price transparency tools • Voluntary spouse participation in onsite screenings • Negotiate for Spouse participation for discount • Review NavMD Reports • Update wellbeing committee on health indicators • Eddington Next Practice and HE awards	• Employee earns additional discounts with gold and platinum status • Implement tobacco surcharge • Measure risk reduction
CONTRIBUTION STRATEGY	• Current wellbeing incentive is \$40 per month • Move towards defined contribution approach	• Consider HSA contributions • Move closer to defined contributions • Evaluate wellbeing premium incentive	• Analyze HSA contributions to drive higher enrollment to HDHP plan design
COMMUNICATION/ OPEN ENROLLMENT	• Communicate Telemedicine benefit • Passive enrollment	• Active open enrollment • New plan designs and incentive requirements • FMLA FAQ	• TBD
ANCILLARY LINES	• Market STD/LTD • Review EAP options	• Add vol. critical illness/accident • Explore onsite enrollment and new HRIS system • Review transparency tools	• TBD
CLIENT STRUCTURE	• Organization Changes • New Locations • Leadership Changes • Other		

EXHIBIT J

SAMPLE ANNUAL PERFORMANCE REVIEW

ANNUAL PERFORMANCE REVIEW

To view a sample APR presentation, click here: [APR Presentation.]

COVERAGE	CARRIER	RENEWAL DATE
Medical	IBC/Highmark	January 1, 2022
Prescription	CVS/Caremark (Employer's Health Coalition)	January 1, 2021
International Medical (Dubai)	Aetna International	January 1, 2021
Dental	Delta Dental	January 1, 2022
Vision	EyeMed	January 1, 2022
Vol Life / AD&D	Unum	January 1, 2022
Short Term Disability (NY DBL & PFL / NJ TDB)	Unum	January 1, 2022
Vol Long Term Disability	Unum	January 1, 2022
Vol Accident / Whole Life	Unum	TBD
F.S.A. & H.S.A.	Highmark	January 1, 2021
Transit	Infinisource	January 1, 2021
Wellness	Virgin Pulse	January 1, 2021
EAP	Morneau Shepell	January 1, 2021
Business Travel Accident	Starline	January 1, 2021

EXHIBIT K

COVID-19 RESOURCES

LIVE WEBINARS

Get the latest in-depth COVID-19 insights from our industry-leading experts here.

Live Webinar Tuesday, April 14: Ensuring Your Benefit Plan Is Compliant During COVID-19

LEARN MORE >

Live Webinar Tuesday, April 14: Immediate Cost Saving Opportunities for Your Business

LEARN MORE >

On-Demand Webinar: How to Take Advantage of Coronavirus Relief Provisions

LEARN MORE >

Compliance Handbook: COVID-19's Impact on Benefits & Employment

LEARN MORE >

THOUGHT LEADERSHIP

April 13, 2020

Updating Health Plans for Coronavirus Changes

Health plan policies are changing amid COVID-19. From waiving eligibility requirements to offering mid-year enrollment, here are some notable changes.

Read More>>

April 12, 2020

What Does the Health Plan Say? Real-Life Employer Situations Related to Furloughs, Layoffs & Benefits Continuation

Unfortunately, due to this COVID-19 hurricane, many employers that have not already implemented employee furloughs and layoffs are evaluating their options. A key consideration with any furlough or layoff is often benefits continuation.

Read More>>

SUBJECT MATTER EXPERTS

Have a specific need related to COVID-19? Click one of our specialty areas to get more insights.

Tax & Legislative	Employees & HR	Financial Management	Risk & Operations

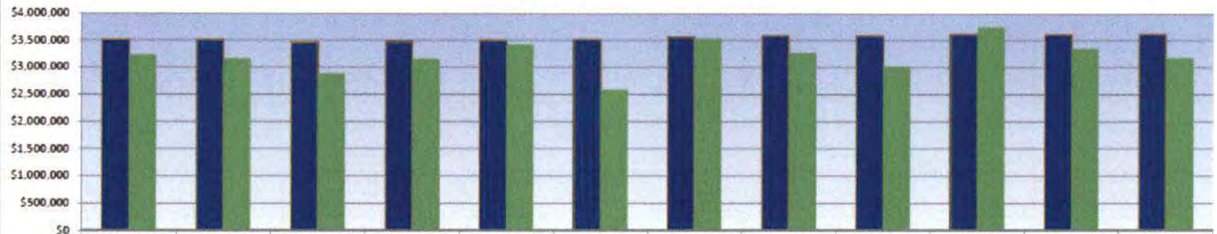
EXHIBIT L

REPORTING SAMPLES

Monthly Funding vs Costs

Medical & Rx

Month By Month Funding vs Costs



	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
Funding	$3,515,266	$3,505,876	$3,465,614	$3,475,717	$3,501,150	$3,522,472	$3,558,091	$3,580,325	$3,584,903	$3,620,299	$3,617,606	$3,622,066
Costs	$3,233,289	$3,166,482	$2,883,601	$3,157,483	$3,423,141	$2,595,395	$3,534,960	$3,268,318	$3,021,615	$3,749,283	$3,350,606	$3,181,000

Notes:

Costs include Claims, Capitation, Medical Value Payments, Admin Fees, Stop Loss Premium, and other Fees.

Monthly Funding vs Costs

Medical & Rx

Month By Month Plan Performance (PEPM)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Plan Year 2018	$936.91	$919.95	$848.87	$924.86	$998.29	$749.68	$1,012.59	$925.34	$853.08	$1,045.82	$938.81	$886.07
Plan Year 2017	$1,014.52	$856.21	$852.05	$869.71	$1,229.61	$952.74	$1,015.88	$878.47	$852.61	$1,005.98	$1,046.84	$1,002.16
Plan Year 2016	$1,082.92	$794.58	$812.89	$884.74	$774.35	$656.67	$770.74	$805.88	$746.28	$974.99	$898.48	$782.63

EXHIBIT M

REQUIRED FORMS

COUNTY OF SOMERSET
RFP DOCUMENT CHECKLIST

		Read, Acknowledged, Signed & Submitted Respondent's Initial
A.	**FAILURE TO SUBMIT ANY OF THESE ITEMS IS <u>MANDATORY</u> CAUSE FOR REJECTION OF RFP**	
☒	Ownership Disclosure Form	NM
☒	Non-Collusion Affidavit	NM
☒	EEO/Affirmative Action Compliance Notice – Submit Copy of State Certificate of Employee Information Report	NM
☒	Proposal Cost Form/Signature Page	NM
☒	Acknowledgement of Receipt of Addenda (To be Completed if Addenda are Issued)	NM
☒	Disclosure of Activities in Iran	NM
☐	Other:	
B.	**REQUIRED NO LATER THAN TIME PERIOD INDICATED**	
B.1	**SUBMIT DOCUMENTS AT TIME OF RFP RESPONSE DUE DATE**	
☒	Qualification Statement	NM
☒	Key Personnel Information	NM
☒	Three (3) references for similar projects	NM
☐	Projected project plan and timeline (Gantt Chart)	
☒	Authorization for Background Check	NM
☒	License(s) or Certification(s) Required by the Specifications	NM
B.2	**MUST POSSESS CERTIFICATE BY CONTRACT AWARD DATE** ***"SUBMISSION OF CERTIFICATE WITH RESPONSE PREFERRED"***	
☒	New Jersey Business Registration Certificate	NM
☒	New Jersey Business Registration Certificate – Named /Listed Subcontractor(s)	NM
B.3	**MUST SUBMIT BY CONTRACT AWARD DATE**	
☒	Certificates of the Required Insurance naming County Additionally Insured	NM
☒	Evidence of Medical Malpractice or Professional Liability Insurance supply certificate prior to processing a purchase order	NM
C.	**READ ONLY**	
	Americans With Disability Act of 1990 Language	NM

This checklist is provided for respondent's use in assuring compliance with required documentation; however, it does not necessarily include all specifications requirements and does not relieve the respondent of the need to read and comply with the specifications.

Name of Respondent: CBIZ Benefits & Insurance Services, Inc. Date: 1/7/2021

By Authorized Representative:

Signature: Nancy M. Mellard

Print Name & Title: Nancy M. Mellard Executive Vice President

County of Somerset New Jersey

PO Box 3000 – 20 Grove Street
COUNTY ADMINISTRATION BUILDING
Somerville, NJ 08876-1262
PHONE: (908) 231-7043 FAX: (908) 575-3917

OWNERSHIP DISCLOSURE FORM

BID SOLICITATION #: CY-COM-0023-21 **VENDOR {BIDDER}:** CBIZ Benefits & Insurance Services, Inc.

PART 1

PLEASE COMPLETE THE QUESTIONS BELOW BY CHECKING EITHER THE "YES" OR THE "NO" BOX. ALL PARTIES ENTERING INTO A CONTRACT WITH THE STATE ARE REQUIRED TO COMPLETE THIS FORM PURSUANT TO N.J.S.A. 52:25-24.2

PLEASE NOTE THAT IF THE VENDOR/BIDDER IS A NON-PROFIT ENTITY, THIS FORM IS NOT REQUIRED.

	YES	NO
1. Are there any individuals, corporations, partnerships, or limited liability companies owning a **10% or greater** interest in the Vendor {Bidder}?	X	
IF THE ANSWER TO QUESTION 1 IS "NO", PLEASE SIGN AND DATE THE FORM. IF THE ANSWER TO QUESTION 1 IS "YES", PLEASE ANSWER QUESTION 2–4 BELOW.		
2. Of those parties owning a **10% or greater** interest in the Vendor {Bidder}, are any of those parties individuals?		X
3. Of those parties owning a **10% or greater** interest in the Vendor {Bidder}, are any of those parties **corporations, partnerships, or limited liability companies**?	X	
4. If you answer to Question 3 is "YES", are there any parties owning a **10% or greater** interest in the **corporation, partnership, or limited liability company** referenced in Question 3?	X	

IF ANY OF THE ANSWERS TO QUESTION 2-4 ARE "YES", PLEASE PROVIDE THE REQUESTED INFORMATION IN PART 2 BELOW.

PART 2

PLEASE PROVIDE FURTHER INFORMATION RELATED TO QUESTIONS 2–4 ANSWERED AS "YES".

If you answered "**YES**" for questions 2, 3, or 4, you must disclose identifying information related to the individuals, corporations, partnerships, and/or limited liability companies owning a 10% or greater interest in the Vendor {Bidder}. Further, if one or more of these entities is itself a corporation, partnership, or limited liability company, you must also disclose all parties that own a 10% or greater interest in that corporation, partnership, or limited liability company. This information is required by statute.

INDIVIDUALS

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

Attach Additional Sheets If Necessary

PART 2 continued
PARTNERSHIPS / CORPORATIONS / LIMITED LIABILITY COMPANIES

ENTITY NAME	CBIZ Operations, Inc - 100%				
PARTNER NAME					
ADDRESS 1	6050 Oak Tree Blvd, Suite 500				
ADDRESS 2					
CITY	Cleveland	**STATE**	OH	**ZIP**	44131

ENTITY NAME	See attachment				
PARTNER NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

ENTITY NAME					
PARTNER NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

Attach Additional Sheets If Necessary

In the alternative, to comply with the ownership disclosure requirement, a Vendor {Bidder} with any direct or indirect parent entity which is publicly traded may submit the name and address of each publicly traded entity and the name and address of each person that holds a 10 percent or greater beneficial interest in the publicly traded entity as of the last annual filing with the federal Securities and Exchange Commission or the foreign equivalent, and, if there is any person that holds a 10 percent or greater beneficial interest, also shall submit links to the websites containing the last annual filings with the federal Securities and Exchange Commission or the foreign equivalent and the relevant page numbers of the filings that contain the information on each person that holds a 10 percent or greater beneficial interest. N.J.S.A. 52:25-24.2.

PART 3
PUBLICLY TRADED PARENT COMPANY DISCLOSURE

Ownership disclosure (name and address) can be met by submitting the last annual filing of an SEC or similar foreign regulator document or providing the website link to such documents, and include relevant page numbers. See N.J.S.A 52:25-24.2.

TITLE OF ATTACHED DOCUMENTS OR WEBLINK	PAGE #
https://cbiz.gcs-web.com/sec-filings DEF 14A	8

Attach Additional Sheets if Necessary

CERTIFICATION

I, the undersigned, certify that I am authorized to execute this certification on behalf of the Vendor {Bidder}, that the foregoing information and any attachments hereto, to the best of my knowledge are true and complete. I acknowledge that the County of Somerset, NJ is relying on the information contained herein, and that the Vendor {Bidder} is under a continuing obligation from the date of this certification through the completion of any contract(s) with the County to notify the County in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification. If I do so, I will be subject to criminal prosecution under the law, and it will constitute a material breach of my agreement(s) with the County, permitting the County to declare any contract(s) resulting from this certification void and unenforceable.

Nancy M. Mellard   1/7/2021
Signature (Do not enter Vendor ID as a signature)   *Date*

Nancy M. Mellard - Executive Vice President - CBIZ Benefits & Insurance Services, Inc,.
Print Name and Title

[redacted]
FEIN/SSN

CBIZ Benefits & Insurance Services, Inc. Revised November 2020
31-1582098
Officers

Michael P. Kouzelos President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%	Bruce J. Kowalski Vice President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%
Brian E. Dean Executive Vice President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%	John Cook Executive Vice President 55 Shuman Blvd., Suite 250 Naperville, IL 60563	0%
John J. Geffert Director & Executive Vice President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%	Michael W. Gleespen Secretary 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%
Nancy M. Mellard Executive Vice President 700 W. 47th Street, Suite 1100 Kansas City, MO 64112	0%	James A. King Executive Vice President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%
Carol L. Morris Chief Financial Officer 700 W. 47th Street, Suite 1100 Kansas City, MO 64112	0%	Cynthia L. Sobe Treasurer 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%
Jason M. Meschke Executive Vice President 700 W. 47th Street, Suite 1100 Kansas City, MO 64112	0%	Virginia Mockler Assistant Secretary 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%
Ware H. Grove Vice President 6050 Oak Tree Blvd., Suite 500 Cleveland, OH 44131	0%	CBIZ Operations, Inc. 100% Stockholder 34-1846498	

CBIZ Benefits & Insurance Services, Inc. is a wholly owned subsidiary of CBIZ Operations, Inc. 6050 Oak Tree Boulevard S., Suite 500, Cleveland, OH 44131.

COUNTY OF SOMERSET, NEW JERSEY
NON-COLLUSION AFFIDAVIT
(N.J.S.A. 52:34-15)

State of Missouri

County of Jackson

I, Nancy M. Mellard residing in Kansas City
(Name of Affiant) (Name of Municipality)

in the County of Jackson and State of Missouri of full age,

being duly sworn according to law on my oath depose and say that:

I am Executive Vice President of the Company of CBIZ Benefits & Insurance Services, Inc.
(Title or Position) (Name of Firm/Company)

the Bidder/Respondent making this Proposal for the Bid/RFP numbered CY-COM-0023-21 ,
(Contract #)

and that I executed the said Proposal with full authority to do so; that said Bidder/Respondent has not, directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive bidding in connection with the above numbered project; and that all statements contained in said Proposal and in this affidavit are true and correct, and made with full knowledge that the County of Somerset relies upon the truth of the statements contained in said Proposal and in the statements contained in this affidavit in awarding the contract. I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by CBIZ Benefits & Insurance Services, Inc.
(Name of Firm/Company)

Nancy M. Mellard
(Signature of Affiant)

Nancy M. Mellard
(Type of Print Name of Affiant)

COUNTY OF SOMERSET, NEW JERSEY
EEO/AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27
GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

All successful bidders are required to submit evidence of appropriate affirmative action compliance to the County and Division of Public Contracts Equal Employment Opportunity Compliance. During a review, Division representatives will review the County files to determine whether the affirmative action evidence has been submitted by the vendor/contractor. Specifically, each vendor/contractor shall submit to the County, prior to execution of the contract, one of the following documents:

Goods and General Service Vendors
1. Letter of Federal Approval indicating that the vendor is under an existing Federally approved or sanctioned affirmative action program. A copy of the approval letter is to be provided by the vendor to the County and the Division. This approval letter is valid for one year from the date of issuance.

Do you have a federally-approved or sanctioned EEO/AA program? **Yes** ☐ **No** ☒
If yes, please submit a photostatic copy of such approval.

2. A Certificate of Employee Information Report (hereafter "Certificate"), issued in accordance with N.J.A.C. 17:27-1.1 et seq. The vendor must provide a copy of the Certificate to the County as evidence of its compliance with the regulations. The Certificate represents the review and approval of the vendor's Employee Information Report, Form AA-302 by the Division. The period of validity of the Certificate is indicated on its face. Certificates must be renewed prior to their expiration date in order to remain valid.

Do you have a State Certificate of Employee Information Report Approval? **Yes** ☒ **No** ☐
If yes, please submit a photostatic copy of such approval.

3. The successful vendor shall complete an Initial Employee Report, Form AA-302 and submit it to the Division with $150.00 Fee and forward a copy of the Form to the County. Upon submission and review by the Division, this report shall constitute evidence of compliance with the regulations. Prior to execution of the contract, the EEO/AA evidence must be submitted.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) on the Division website www.state.nj.us/treasury/contract_compliance.

The successful vendor(s) must submit the AA302 Report to the Division of Public Contracts Equal Employment Opportunity Compliance, with a copy to Public Agency.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27 and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

COMPANY: CBIZ Benefits & Insurance Services, Inc SIGNATURE: Nancy M. Mellard

PRINT NAME: Nancy M. Mellard TITLE: Executive Vice President

DATE: 1/7/2021

Certification 51430

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-AUG-2019 to 15-AUG-2022

CBIZ BENEFITS & INSURANCE SERVICES, INC.
700 W. 47TH STREET, SUITE 1100
KANSAS CITY MO 64112

ELIZABETH MAHER MUOIO
State Treasurer

PROPOSAL COST FORM/SIGNATURE PAGE

TO THE COUNTY OF SOMERSET BOARD OF CHOSEN FREEHOLDERS:

The undersigned declares that he/she has read the Notice, Instructions, Affidavits and Scope of Services attached, that he/she has determined the conditions affecting the proposal and agrees, if this proposal is accepted, to furnish and deliver services per the attached schedule of fees for the following:

Consulting Services for Somerset County Employee Benefits Plan
CONTRACT #: CY-COM-0023-21

LUMP SUM PER YEAR NOT TO EXCEED $150,000.00

Description	2021	2022	2023	2024 (optional)	2025 (optional)
Consulting Services Medical	$ 100,000	$ 100,000	$100,000	$ 100,000	$100,000

* Schedule of Fees and hourly rates for additional consulting services attached: ☒ Yes ☐ No See P. 36 Fees + Compensation
*See also Section 5.6

The undersigned is a (Corporation) (Partnership) (Individual) under the laws of the State of Missouri having its Principal office at 700 W 47th Street, Suite 1100, Kansas City, MO 64112.

CBIZ Benefits & Insurance Services, Inc.
Company

[redacted]
Federal I.D. # or Social Security #

219 South Street, New Providence, NJ 07974
Address

Nancy M. Mellard (signature)
Signature of Authorized Agent

Nancy M. Mellard
Type or Print Name

Executive Vice President
Title of Authorized Agent

1/7/2021
Date

908.738.2050
Telephone Number

NSantos@cbiz.com
Email Address

908.665.2638
Fax Number

COUNTY OF SOMERSET, NEW JERSEY

ACKNOWLEDGMENT OF RECEIPT OF ADDENDA

The undersigned Respondent hereby acknowledges receipt of the following Addenda:

ADDENDUM NUMBER	**DATE**	**ACKNOWLEDGE RECEIPT** (Initial)
1	1/8/2021	OSW

Acknowledged for: CBIZ Benefits & Insurance Services, Inc.
(Name of Bidder)

By: Nancy M. Mellard
(Signature of Authorized Representative)

Name: Nancy M. Mellard
(Print or Type)

Title: Executive Vice President

Date: 1/7/2021

FORM NOT REQUIRED IF NO ADDENDA ISSUED

SOMERSET COUNTY
QUESTIONS AND ANSWERS

Consultant Services for Somerset County Employee Benefits Plan
CONTRACT #: CY-COM-0023-21
Questions and Answers No. 1

Questions and Answers No. 1 has been issued for the RFP pertaining to Consultant Services for Somerset County Employee Benefits Plan CONTRACT #: CY-COM-0023-21 for the County of Somerset, on January 8, 2021 and has been delivered as an electronic transmission to all eligible vendors who have received the Request for Proposal.

Copies of Question and Answers No. 1 may be seen or procured at the following location: County of Somerset, Administration Building, Purchasing Division, 20 Grove Street, Somerville, New Jersey 08876 during regular business hours Monday - Friday, 8:30 a.m. - 4:30 p.m., or on the Somerset County website at www.co.somerset.nj.us.

Questions and Answers

Question 1: Why is the County out to bid for a consultant?

Answer 1: The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer.

Question 2: Who is the current consultant for the county?

Answer 2: The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer.

Question 3: What is the fee structure/rate with the current contract?

Answer 3: The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer. In order to obtain the requested information please submit an OPRA request, forms are available on the Somerset County website.

Question 4: Are commissions payable in addition to consulting fees currently or in the future?

Answer 4: Please refer to section 5.4.5 on page 18 of the RFP document.

Question 5: Is a copy of the current contract available?

Answer 5: The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer. In order to obtain the requested information please submit an OPRA request, forms are available on the Somerset County website.

Question 6: Are there other professionals that work on health benefits, i.e. actuary, RDS - that are not part of the current contract?

Answer 6: Please refer to Scope of Work in the RFP document.

Question 7: The claims experience provided is only through September 2019 – is 2020 data available?

Answer 7: *Not at this time.*

Question 8: Is there a scale or grading tool that will be used to evaluate the proposals? If so, please provide a copy.

Answer 8: *Please refer to section 5 in the RFP document.*

Melissa A. Kosensky, RPPO, QPA
Purchasing Agent

County of Somerset, New Jersey
Disclosure of Investment Activities in Iran

Bidder Name:	CBIZ Benefits & Insurance Services, Inc.

Part 1: Certification

*BIDDERS ARE TO COMPLETE PART 1 BY CHECKING **EITHER BOX.***

Pursuant to Public Law 2012, c.25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf. Bidders must review this list prior to completing the below certification. Failure to complete the certification may render a bidder's proposal non-responsive. If the Director finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

Check the Appropriate Box

[X] I certify, pursuant to Public Law 2012, c. 25, that neither the bidder listed above nor any of the bidder's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.

OR

[ ] I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as nonresponsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

Part 2 – Additional Information

PLEASE PROVIDE FURTHER INFOMRATION RELATED TO INVESTEMENT ACTIVITIES IN IRAN. You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activates in Iran on additional sheets provided by you.

Part 3: Certification

I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments there to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that the County of Somerset is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the County of Somerset to notify the County of Somerset in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the County of Somerset and that the County of Somerset at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):	Nancy M. Mellard	**Title:**	Executive Vice President
Signature:	Nancy M. Mellard	**Date:**	1/7/2021

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:	CBIZ BENEFITS & INSURANCE SERVICES, INC.
Trade Name:	
Address:	11440 TOMAHAWK CREEK PKWY LEAWOOD, KS 66211-2672
Certificate Number:	1137946
Effective Date:	March 29, 2005
Date of Issuance:	November 05, 2019

For Office Use Only:

20191105131705888